Cycle Date: December-2012
Run Date: 03/04/2013
Interval: Annual

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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union ((FISCU) *

 Count of CU :
 118

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

^{*}Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Sur	nmary Financial In	formation	n					
Return to cover		For Charter :							
03/04/2013		Count of CU :	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count of C	CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	681,319,943	740,097,689	8.6	696,453,942	-5.9	759,720,918	9.1	915,147,169	20.5
TOTAL INVESTMENTS	1,485,116,427	2,261,547,815	52.3	2,579,439,079	14.1	2,953,609,538	14.5	3,032,436,833	2.7
Loans Held for Sale	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	70,570,016	343.7
Real Estate Loans	2,787,053,911	2,809,749,337	0.8	2,889,151,822				2,886,933,533	
Unsecured Loans	553,641,163	564,527,593	2.0	579,186,014	2.6	617,977,964	6.7	651,114,683	
Other Loans	2,622,066,751	2,702,986,112	3.1	2,575,615,405	-4.7	2,640,814,336	2.5	2,808,242,046	
TOTAL LOANS	5,962,761,825	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,586,673	1.5	6,346,290,262	3.5
(Allowance for Loan & Lease Losses)	(53,690,697)	(67,328,068)	25.4	(69,931,387)	3.9	(67,528,089)	-3.4	(72,826,865)	
Land And Building	219,287,728	224,794,382	2.5	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2
Other Fixed Assets	43,828,783	39,797,072	-9.2	35,261,445	-11.4	34,690,855	-1.6	34,585,997	
NCUSIF Deposit	53,167,921	74,545,733	40.2	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2
All Other Assets	128,651,263	147,706,782	14.8	146,676,104	-0.7	169,039,177	15.2	203,498,965	20.4
TOTAL ASSETS	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,864,210,262	5.3
LIABILITIES & CAPITAL:									
Dividends Payable	17,314,671	14,487,932	-16.3	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4
Notes & Interest Payable	355,470,411	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8
Accounts Payable & Other Liabilities	71,371,294	71,852,766	0.7	78,654,425	9.5	112,567,483	43.1	124,232,978	10.4
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	
TOTAL LIABILITIES	444,156,376	610,718,916	37.5	392,058,925	-35.8	430,210,271	9.7	387,594,526	-9.9
Share Drafts	951,093,234	1,164,011,517	22.4	1,226,435,529	5.4	1,370,189,155	11.7	1,470,899,792	
Regular shares	1,831,799,715	2,008,641,521	9.7	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2
All Other Shares & Deposits	4,372,008,766	4,771,031,554	9.1	4,972,649,959	4.2	5,061,635,574	1.8	5,220,689,075	3.1
TOTAL SHARES & DEPOSITS	7,154,901,715	7,943,684,592	11.0	8,371,017,917	5.4	8,827,111,059	5.4	9,356,173,355	
Regular Reserve	247,527,389	241,975,751	-2.2	244,488,168	1.0	228,081,021	-6.7	209,283,494	
Other Reserves	246,002,615	267,064,323						221,078,479	
Undivided Earnings	433,447,959	448,782,868			5.9	624,371,680		690,080,408	
TOTAL EQUITY	926,977,963	957,822,942	3.3	994,133,321	3.8	1,059,380,153		1,120,442,381	
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,864,210,262	5.3
INCOME & EXPENSE									
Loan Income*	393,733,340	391,307,810						343,586,196	
Investment Income*	70,785,344	59,379,058		58,229,825		, ,		49,179,313	
Other Income*	147,497,974	167,126,892						231,001,896	
Total Employee Compensation & Benefits*	161,855,691	168,796,591	4.3	177,899,669	5.4	186,466,159	4.8	206,371,501	10.7
Temporary Corporate CU Stabilization									
Expense & NCUSIF Premiums*/2	N/A	41,593,631		20,830,835		, ,		8,527,992	
Total Other Operating Expenses*	180,904,138	178,110,073						207,863,234	
Non-operating Income & (Expense)*	-4,877,940	-11,440,130		-1,993,406				554,489	
NCUSIF Stabilization Income*	N/A	41,778,993		0			N/A	0	
Provision for Loan/Lease Losses*	57,795,884	79,654,042	37.8	65,614,915	-17.6	50,696,965	-22.7	52,074,800	2.7
Cost of Funds*	195,136,398	155,755,048	-20.2	124,496,922	-20.1	99,014,369	-20.5	82,588,406	-16.6
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM "/1	N/A	65,836,869		61,655,354			24.8	75,423,953	-
Net Income (Loss)*	11,446,607	24,243,238						66,895,961	
TOTAL CU's	136	130	-4.4	126	-3.1	124	-1.6	118	-4.8
* Income/Expense items are year-to-date while the related %change r	atios are annualized.								
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¹ Prior to September 2010, this account was named Net Income (Loss									
² Prior to September 2010, this account was named NCUSIF Stabiliza	tion Expense. For December 2	010 and forward, this a	account inc	ludes Temporary Corpora	te CU Stat	oilization Expense			
and NCUSIF Premiums. 3 December 2011 and forward includes "Subordinated Debt Included i	n Net Worth "		I				I	1. Summary	Einene's
December 2017 and forward includes Subordinated Debt included t	III NGC VYOLUI.				1	l .	l	i. Suinmary	rmancia

		Ratio	Analysis						
Return to cover		For Charter :							
03/04/2013		Count of CU	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Grou	o: All * State =	'MO' * Type In	cluded: Feder	ally Insured St	ate Credit
	Count of CU ir	Peer Group :	N/A		Dec-2011			Dec-2012	
	Dec 2000	Dec 2000	Dec 2040	Dec 2011	DEED Asse	Davaantila**	Dec-2012	DEED Asse	Davagetile**
CAPITAL ADEQUACY	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Dec-2012	PEER Avg	Percentile**
Net Worth/Total Assets	10.96	10.08	10.23	10.23	N/A	N/A	10.30	N/A	N/A
Net Worth/Total AssetsIncluding Optional	10.90	10.00	10.23	10.23	IVA	IV/A	10.50	IN/A	IVA
Total Assets Election (if used)	10.97	10.09	10.25	10.24	N/A	N/A	10.31	N/A	N/A
Total Delinquent Loans / Net Worth 3	6.86	8.88	7.95	7.35	N/A	N/A	6.50	N/A	N/A
Solvency Evaluation (Estimated)	112.96	112.06	111.88	112.00	N/A	N/A	111.98	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.74	7.02	7.00	6.40	N/A	N/A	6.50	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans 3	1.08	1.40		1.27	N/A	N/A	1.15	N/A	N/A
* Net Charge-Offs / Average Loans	0.82	1.08		0.89	N/A	N/A	0.77	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.76	86.70		101.29	N/A	N/A	100.89	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.73		1.26	N/A	N/A	1.31	N/A	N/A
Delinquent Loans / Assets ³	0.75	0.90	0.81	0.75	N/A	N/A	0.67	N/A	N/A
EARNINGS					****		2.5-		
* Return On Average Assets	0.14	0.27	0.42	0.56	N/A	N/A	0.63	N/A	N/A
* Return On Average Assets Excluding Stabilization	A1/A	0.07	0.04	0.77	k1/A	N1/A	0.74	N1/A	k1/A
Income/Expense & NCUSIF Premium ²	N/A 7.42	0.27 6.85	0.64 6.41	0.77 6.03	N/A N/A	N/A N/A	0.71 5.89	N/A N/A	N/A N/A
* Gross Income/Average Assets * Yield on Average Loans	6.78	6.85		5.84	N/A N/A	N/A N/A	5.89	N/A N/A	N/A N/A
* Yield on Average Loans * Yield on Average Investments	3.63	2.38		1.61	N/A N/A	N/A N/A	1.32	N/A N/A	N/A N/A
* Fee & Other Op.Income / Avg. Assets	1.79	1.85		1.01	N/A	N/A	2.18	N/A	N/A
* Cost of Funds / Avg. Assets	2.37	1.73		0.99	N/A	N/A	0.78	N/A	N/A
* Net Margin / Avg. Assets	5.06	5.12	5.11	5.05	N/A	N/A	5.11	N/A	N/A
* Operating Exp./ Avg. Assets	4.16	4.31	3.99	3.97	N/A	N/A	3.99	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.70	0.88		0.51	N/A	N/A	0.49	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.27	3.22	3.10	N/A	N/A	2.93	N/A	N/A
Operating Exp./Gross Income	56.00	62.88		65.84	N/A	N/A	67.78	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets								·	
/ Total Assets 1	3.44	3.16	3.11	3.04	N/A	N/A	2.91	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.96	3.15	2.86	2.85	N/A	N/A	2.86	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	29.37	30.31	31.94	31.80	N/A	N/A	30.48	N/A	N/A
Reg. Shares / Total Shares & Borrowings	24.39	23.72	25.05	26.22	N/A	N/A	27.74	N/A	N/A
Total Loans / Total Shares	83.34	76.50	72.20	69.47	N/A	N/A	67.83	N/A	N/A
Total Loans / Total Assets	69.94	63.89	61.94	59.44	N/A	N/A	58.41	N/A	N/A
Cash + Short-Term Investments / Assets	13.71	15.51	14.19	14.14	N/A	N/A	15.37	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.49	94.22	94.02	93.77	N/A	N/A	94.32	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.05	37.47	39.19	41.22	N/A	N/A	43.05	N/A	N/A
Borrowings / Total Shares & Net Worth	4.39	5.89		3.11	N/A	N/A	2.38	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	210.53	209.91	222.11	213.04	N/A	N/A	208.73	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.45	4.80	4.44	4.39	N/A	N/A	4.48	N/A	N/A
Borrowers / Members	47.63	47.54		46.57	N/A	N/A	45.79	N/A	N/A
Members / Full-Time Employees	378.54	383.16		373.65	N/A	N/A	368.16	N/A	N/A
Avg. Shares Per Member	\$5,930	\$6,434	\$6,802	\$7,058	N/A	N/A	\$7,264	N/A	N/A
Avg. Loan Balance	\$10,376 \$50,778	\$10,353	\$10,640	\$10,530	N/A N/A	N/A N/A	\$10,760	N/A N/A	N/A N/A
* Salary And Benefits / Full-Time Empl. OTHER RATIOS	\$50,778	\$52,381	\$54,205	\$55,711	IN/A	IN/A	\$58,989	IN/A	IN/A
* Net Worth Growth	1.36	2.59	4.14	5.74	N/A	N/A	6.03	N/A	N/A
* Market (Share) Growth	8.32	11.02	5.38	5.45	N/A	N/A	5.99	N/A	N/A
* Loan Growth	5.36	1.92	-0.55	1.47	N/A	N/A	3.48	N/A	N/A
* Asset Growth	7.06	11.57	2.58	5.73	N/A	N/A	5.31	N/A	N/A
* Investment Growth	12.81	40.59		13.51	N/A	N/A	6.36	N/A	N/A
* Membership Growth	2.21	2.33		1.62	N/A	N/A	2.99	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem			5.50	1.52	.,,,,	.571	2.55	.570	.,,,,
**Percentile Rankings and Peer Average Ratios are produced once a quart Subsequent corrections to data after this date are not reflected in the Per				ext cycle.		I.			
Percentile Rankings show where the credit union stands in relation to its pe a peer group are arranged in order from highest (100) to lowest (0) value. In in the entire range of ratios. A high or low ranking does not imply good or I conclusions as to the importance of the percentile rank to the credit union's	ers in key areas o he percentile rank and performance.	f performance. sing assigned to However, when	To arrive at the p	ercentile ranking s a measure of the	ne relative stand	ing of that ratio			
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossesses	d assets did not inc	clude repossess	ed vehicles.						
² Prior to September 2010, this ratio was named Return on Assets Prior to From December 2010 forward, NCUSIF Premium Expense is also exclud		on Income/Expe	nse.						
³ The NCUA Board approved a regulatory/policy change in May 2012 revisi	ng the delinquency	reporting requi	rements for troub	led debt restruct	ured (TDR) loans	S.			
This policy change may result in a decline in delinquent loans reported as	of June 2012.								2. Ratios

		Supplemental	Ratio Analysis		
Return to cover		For Charter :		'	
03/04/2013		Count of CU:			
CU Name: N/A		Asset Range :			
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Grou	o: All * State
	Count of CU in	Peer Group :	N/A		
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Dec-2012
OTHER DELINQUENCY RATIOS 1					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86			1.19	0.94
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	6.75	4.21
TDR Consumer Lns Not Secured by RE Delinquent > 2 Mo / TDR Consumer Lns Not Secured by RE	N/A	N/A N/A	N/A	N/A	6.20
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	1.24	1.13	1.44
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.68	0.54	0.48	1.49	0.85
Business Loans Delinguent > 1 Mo / Total Business Loans Less Unfund Comm	2.25	3.67	3.30	5.01	6.12
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.61	1.92	2.18	3.84	3.64
TDR Business Lns Not Secured by RE Delinguent > 2 Mo / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	37.23
Allowance for Loan & Lease Losses to Delinquent Loans	83.71	79.05		87.00	100.05
REAL ESTATE LOAN DELINQUENCY 1					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.63	1.60	1.87	1.87	1.18
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo	_				
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.84	1.14	1.28	0.89	0.94
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo	0.04	1.04	4.20	4.50	0.00
/ Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.91 0.37	1.04 0.64	1.36 0.59	1.53 0.54	0.99
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt	0.37	0.04	0.59	0.54	0.50
First & Other RE Loans	N/A	1.60	3.74	3.67	0.93
Total TDR 1st and Other RE Delinquent > 2 Mo / Total TDR 1st and Other Loans	N/A	N/A	N/A	N/A	8.14
TDR RE Lns also Reported as Business LoansDelinguent > 2 Mo / Total TDR RE Lns also Reported as	-	-			
Business Loans	N/A	N/A	N/A	N/A	56.65
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.07	3.16	3.22	3.19	2.55
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.67	1.25	1.44	1.36	0.98
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33		27.86	24.36
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05	4.70		3.15	2.41
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A	N/A	N/A	N/A	6.06
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.14	0.33		0.46	0.40
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.05	0.10	0.22	0.27	0.28
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.31	0.80	0.80	0.89	0.70
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and	N1/A	NI/A	0.04	4.04	0.47
Payment Option First & Other RE Loans * Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A 0.00	N/A 0.00	0.24 0.00	1.24	0.47
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10	1.24	0.00 1.16	0.00
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.49	1.10	1.24	0.97	1.13
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.44	0.97	1.13	0.65	0.83
SPECIALIZED LENDING RATIOS	0.44	0.51	1.20	0.00	0.00
Indirect Loans Outstanding / Total Loans	18.24	19.32	17.22	17.04	16.93
Participation Loans Outstanding / Total Loans	1.19	1.87	2.44	2.86	2.70
Participation Loans Purchased YTD / Total Loans Granted YTD	1.64	2.28	2.54	3.13	1.64
* Participation Loans Sold YTD / Total Assets	0.05	0.08	0.10	0.08	0.05
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.47	1.87	2.55	2.84	2.85
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.06	0.00	0.96	0.01	0.02
REAL ESTATE LENDING RATIOS	1.50	2.30	5.50		
Total Fixed Rate Real Estate / Total Assets	19.96	18.16	17.50	16.32	15.98
Total Fixed Rate Real Estate / Total Loans	28.54	28.43	28.26	27.45	27.35
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.82	40.14	38.67	32.78	44.47
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	23.89		65.26	64.68	70.58
Interest Only & Payment Option First & Other RE / Total Assets	N/A	0.52	0.46	0.35	0.26
Interest Only & Payment Option First & Other RE / Net Worth	N/A	5.19	4.47	3.45	2.55
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.26			1.15	1.39
Unused Commitments / Cash & ST Investments	135.53	106.43		111.43	100.24
Complex Assets / Total Assets	16.57	16.25	19.24	21.43	20.40
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.00	48.73	46.30	43.79	42.73
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for tro	oubled debt restru	uctured (TDR) loa	ans.		
This policy change may result in a decline in delinquent loans reported as of June 2012.				3. Supple	emental Ratios

		Asse	ets						
Return to cover		For Charter :							
03/04/2013		Count of CU :	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group: A	All * State	e = 'MO' * Type Include	ed: Fede	ally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
ASSETS	Dec-2008	Dec-2009	% Cng	Dec-2010	% Cng	Dec-2011	% Cng	Dec-2012	% Cng
CASH:									
Cash On Hand	96,221,551	91,152,393	-5.3	96,373,059	5.7	104,400,753	8.3	109,247,652	4.6
Cash On Deposit	557,372,210	638,156,448	14.5		-13.5		12.1	754,289,578	
Cash Equivalents	27,726,182	10,788,848	-61.1		346.4		-24.1	51,609,939	41.1
TOTAL CASH & EQUIVALENTS	681,319,943	740,097,689	8.6	696,453,942	-5.9	759,720,918	9.1	915,147,169	20.5
INVESTMENTS:									
Trading Securities	14,406,697	16,134,503	12.0	, ,	7.1	17,480,229	1.2	18,636,459	+
Available for Sale Securities	682,462,804	975,820,283	43.0		54.9				0.6
Held-to-Maturity Securities	55,798,701	219,355,164	293.1	133,816,095	-39.0	168,291,391	25.8	172,777,962	
Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural	265,056,977	461,309,671	74.0	661,894,492	43.5	718,309,349	8.5	814,031,177	13.3
Person Credit Unions ²	40.076.046	25 110 051	31.7	20 604 900	22.1	22 527 007	9.3	24 022 204	-5.1
Total MCSD/Nonperpetual Contributed Capital and	19,076,946	25,119,954	31.7	30,681,890	22.1	33,527,887	9.3	31,823,384	-5.1
PIC/Perpetual Contributed Capital	39,138,332	26,097,256	-33.3	23,478,330	-10.0	25.595.048	9.0	23,142,532	-9.6
All Other Investments in Corporate Cus	366,681,887	428,834,821	17.0		-68.7	49,427,789		18,016,872	
All Other Investments ²	42,494,083	108,876,163	156.2	, ,	-39.1	73,803,167	11.3	76,015,066	
TOTAL INVESTMENTS	1,485,116,427	2,261,547,815	52.3		14.1	2,953,609,538			+
TOTAL INVESTMENTS	1,400,110,427	2,201,347,013	32.3	2,379,439,079	14.1	2,933,009,330	14.5	3,032,430,033	2.1
LOANS HELD FOR SALE	5,592,861	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1	70,570,016	343.7
LOANS AND LEASES:									
Unsecured Credit Card Loans	351,632,318	367,333,861	4.5	366,985,704	-0.1	375,431,086	2.3	387,295,751	3.2
All Other Unsecured Loans/Lines of Credit	202,008,845	197,193,732	-2.4	, ,	7.6		2.3	235,474,623	
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		0	1.0	0		0	+
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		25,434,354		28,344,309	+
New Vehicle Loans	879,488,765	858,881,063	-2.3	694,090,066	-19.2		-3.6		
Used Vehicle Loans	1,467,352,540	1,559,490,909	6.3		1.1	1,672,252,513	6.1	1,805,210,451	8.0
1st Mortgage Real Estate Loans/Lines of Credit	1,865,240,728	1,878,207,787	0.7		6.9		0.7	2,068,602,269	2.4
Other Real Estate Loans/Lines of Credit	921,813,183	931,541,550	1.1	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1
Leases Receivable	0	0	N/A	106,485	N/A	0	-100.0	0	N/A
Total All Other Loans/Lines of Credit	275,225,446	284,614,140	3.4	305,062,042	7.2	299,573,812	-1.8	319,766,185	6.7
TOTAL LOANS	5,962,761,825	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,586,673	1.5	6,346,290,262	3.5
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(53,690,697)	(67,328,068)	25.4	(69,931,387)	3.9	(67,528,089)	-3.4	(72,826,865)	7.8
Foreclosed Real Estate	8,668,380	11,493,976	32.6	13,846,722	20.5	18,969,726	37.0	15,722,451	-17.1
Repossessed Autos	3,407,226	2,488,369	-27.0	2,592,196	4.2		-16.1	1,506,567	-30.7
Foreclosed and Repossessed Other Assets	467,912	357,348	-23.6	344,559	-3.6	225,344	-34.6	83,105	-63.1
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	12,543,518	14,339,693	14.3	16,783,477	17.0	21,369,628	27.3	17,312,123	-19.0
Land and Building	219,287,728	224,794,382	2.5		1.7	, ,	3.0		
Other Fixed Assets	43,828,783	39,797,072	-9.2		-11.4	, ,	-1.6		-0.3
NCUA Share Insurance Capitalization Deposit	53,167,921	74,545,733	40.2	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2
Identifiable Intangible Assets	N/A	276,816		221,683	-19.9			280,667	
Goodwill	N/A	- ,		1,739,458	260.4			,,	1
TOTAL INTANGIBLE ASSETS	N/A	759,492		1,961,141	158.2				
Accrued Interest on Loans	22,512,501	22,828,638	1.4	, , ,	-4.2	21,233,562	-2.9	21,706,674	
Accrued Interest on Investments	10,051,080	9,737,518	-3.1		-11.7		8.2		
All Other Assets	83,544,164	100,041,441	19.7		-2.6				
TOTAL OTHER ASSETS	116,107,745	132,607,597	14.2	127,931,486	-3.5	145,895,576	14.0	184,323,815	26.3
TOTAL ASSETS	8,526,036,054	9,512,226,450	11.6		2.6		5.7	10,864,210,262	1
TOTAL CU's	136	130	-4.4	126	-3.1	124	-1.6	118	-4.8
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	N CUs INCLUDED IN ALL OTH	ER INVESTMENTS PRIO	R TO JUN	IE 2006 FOR SHORT FORM	√ FILERS				4. Assets

		Liabilities, Shares	& Fauity			I			
Return to cover		For Charter :							
03/04/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group:	All * State	= 'MO' * Type Includ	led: Fed	erally Insured State C	redit
	Count of	of CU in Peer Group :						,	
		-							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	355,470,411	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8
Borrowing Repurchase Transactions	0	0		0		0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	17,314,671	14,487,932	-16.3	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4
Accounts Payable & Other Liabilities	71,371,294	71,852,766	0.7	78,654,425	9.5	112,567,483	43.1	124,232,978	10.4
TOTAL LIABILITIES	444,156,376	610,718,916	37.5	392,058,925	-35.8	430,210,271	9.7	387,594,526	-9.9
SHARES AND DEPOSITS	054 000 004	4 404 044 = 1	00.4	4 000 405 500	- 4	4 070 400 455		4 470 000 700	
Share Drafts	951,093,234	1,164,011,517		1,226,435,529		1,370,189,155	11.7	1,470,899,792	7.4
Regular Shares	1,831,799,715	2,008,641,521	9.7	2,171,932,429		2,395,286,330	10.3	2,664,584,488	11.2
Money Market Shares	1,440,319,760	1,646,236,947	14.3	1,869,137,975		2,037,552,033	9.0	2,255,027,127	10.7
Share Certificates	2,092,731,104	2,180,898,506		2,105,289,792		2,003,106,060	-4.9	1,922,359,031	-4.0
IRA/KEOGH Accounts	817,934,370	925,107,264		978,897,117		1,001,584,272	2.3	1,016,082,056	
All Other Shares 1	17,203,069	16,665,089		17,738,892		17,469,446	-1.5	24,180,561	38.4
Non-Member Deposits	3,820,463	2,123,748		1,586,183		1,923,763	21.3	3,040,300	
TOTAL SHARES AND DEPOSITS	7,154,901,715	7,943,684,592	11.0	8,371,017,917	5.4	8,827,111,059	5.4	9,356,173,355	6.0
EQUITY:									
Undivided Earnings	433,447,959	448,782,868	3.5	475,211,726	5.9	624,371,680	31.4	690,080,408	10.5
Regular Reserves	247,527,389	241,975,751	-2.2	244,488,168	1.0	228,081,021	-6.7	209,283,494	-8.2
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	253,753,590	265,265,487		276,196,788		200,741,875	-27.3	217,354,394	8.3
Equity Acquired in Merger	N/A	262,045		129,385		129,385	0.0	240,651	86.0
Miscellaneous Equity	1,189,668	1,188,480		1,188,480		1,188,480	0.0	1,438,480	21.0
Accumulated Unrealized G/L on AFS Securities	4,959,315	7,045,300		5,689,836		23,188,786	307.5	24,249,421	4.6
Accumulated Unrealized Losses for OTTI				· · · ·					
(due to other factors) on HTM Debt Securities	N/A	0		0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	-1,180,329	N/A	0		0	N/A	7,117	N/A
Other Comprehensive Income	-13,899,958	-5,516,660		-8,771,062	-59.0	-18,321,074	-108.9	-22,211,584	-21.2
Net Income	0	0	-	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	926,977,963	957,822,942	3.3	994,133,321	3.8	1,059,380,153	6.6	1,120,442,381	5.8
TOTAL SHARES & EQUITY	8,081,879,678	8,901,507,534	10.1	9,365,151,238	5.2	9,886,491,212	5.6	10,476,615,736	6.0
TOTAL LIABILITIES, SHARES, & EQUITY	8,526,036,054	9,512,226,450	11.6	9,757,210,163	2.6	10,316,701,483	5.7	10,864,210,262	5.3
NCUA INSURED SAVINGS ²									
Uninsured Shares	774,397,509	291,004,333	-62.4	293,733,304	0.9	310,903,537	5.8	360,205,121	15.9
Uninsured Non-Member Deposits	619,392	409,233		441,682		1,256,808	184.6	1,001,168	
Total Uninsured Shares & Deposits	775,016,901	291,413,566		294,174,986		312,160,345	6.1	361,206,289	
Insured Shares & Deposits	6,379,884,814	7,652,271,026		8,076,842,931		8,514,950,714	5.4	8,994,967,066	
TOTAL NET WORTH	934,728,938	958,898,700		998,638,615		1,055,936,509	5.7	1,119,571,495	
# Means the number is too large to display in the cell	334,720,330	300,000,700	2.5	000,000,010	7.1	1,000,000,000	0.1	1,110,011,400	5.0
1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IR/	VKEOGHs, AND NONMEMBER	R SHARES FOR SHORT	FORM FILE	RS					
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to					RWARD SHA	RES INSURED UP TO	\$250,000		
³ December 2011 and forward includes "Subordinated Debt Included in N			,	.,,			,	5. Liah	ShEquity
								J. Liai	UnEquity

Count of CU 198			Income Stateme	ent						
Description MA	Return to cover		For Charter :	N/A						
Control Court Co	03/04/2013		Count of CU:	118						
Dec-2008 Dec-2009 No. top Dec-2010 No. top Dec-2011 No. top Dec-2011 No. top Dec-2012 No. to	CU Name: N/A		Asset Range :	N/A						
Dec-2008 Dec-2009 N. Chg Dec-2011 N. Chg Dec-2012 N. Chg Dec-2012 N. Chg N. C	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ded: Fede	erally Insured State Cr	edit
Interest on Loans	·	Count of								
Interest on Loans										
NTREEST INCOME:		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
Interest on Loans										
Less Interest Refund (1,082,604) (901,477) -16.7 (831,834) -7.7 (987,424) -9.94 (457,500) 12.94 (167,500) 12.9										
Income from Investments	Interest on Loans		392,209,287		, ,					
Income from Trading	Less Interest Refund	(1,082,604)	(901,477)		(831,834)		(587,424)	-29.4	(457,500)	
COTAL INTEREST INCOME	Income from Investments	74,168,274	57,355,758	-22.7	56,654,908		54,366,380		, ,	
NITEREST EXPENSE: 13,467,071 103,072,082 222 83,343,628 19,1 103,072,082 222 83,343,628 19,1 103,072,082 10,101,093 10,101	Income from Trading	-3,382,930	2,023,300	159.8	1,574,917	-22.2	406,864	-74.2	1,078,029	165.0
Dividends	TOTAL INTEREST INCOME	464,518,684	450,686,868	-3.0	434,539,417	-3.6	410,593,687	-5.5	392,765,509	-4.3
Interest on Deposits 43,821/293 37,216,593 15,11 28,271,406 24,0 23,874,506 15,6 19,531,708 18 10 11 11 11 11 11	INTEREST EXPENSE:									
Interest on Borrowed Money	Dividends	132,467,071	103,072,062	-22.2	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2
COTAL NITEREST EXPENSE	Interest on Deposits	43,821,293	37,218,593	-15.1	28,271,406	-24.0	23,874,506	-15.6	19,531,708	-18.2
## PROVISION FOR LOAN & LEASE LOSSES 57,795,894 79,654,042 378, 66,614,915 17.6 50,689,696 -22.7 52,074,800 22 11,7778 1.7 244,427,890 1.5 26,082,335 67 285,102,033 1.40	Interest on Borrowed Money	18,848,034	15,464,393	-18.0	12,881,888	-16.7	11,719,213	-9.0	9,905,604	-15.5
## ROVISION FOR LOAN & LEASE LOSSES 57,795,884 79,664,042 318,8 66,614,916 -17.6 50,689,666 -22.7 52,074,800 22 11,000 211,0	TOTAL INTEREST EXPENSE	195,136,398	155,755,048	-20.2	124,496,922	-20.1	99,014,369	-20.5	82,588,406	-16.6
NO-HITTEREST INCOME:	PROVISION FOR LOAN & LEASE LOSSES	57,795,884	79,654,042	37.8	65,614,915	-17.6	50,696,965	-22.7	52,074,800	2.7
NO-HITTERST INCOME: 8,891,402 104,210,787 5.3 108,767,095 4.4 112,712,712 3.6 120,048,163 6.9	NET INTEREST INCOME AFTER PLL		215,277,778	1.7			260,882,353	6.7	258,102,303	-1.1
Other Operating Income	NON-INTEREST INCOME:									
Other Operating Income	Fee Income	98,991,402	104,210,787	5.3	108,767,095	4.4	112,712,712	3.6	120,048,163	6.5
Gain (Loss) on Investments	Other Operating Income									
Gain (Loss) on Disposition of Assets 18,609 -1,839,003 -9,823 -2,985,902 62.4 -3,180,927 -6.5 -2,207,268 30 30 30 30 30 30 30 3										
Gain from Bargain Purchase (Merger) N/A 0 103.3 1,438,241 65.4 1,558,916 6.5.5 358,547 .73 NCUSIF Stabilization Income N/A 41,778,933 0 100.0 0 N/A 107 NCUSIF Stabilization Income 142,620,034 197,465,755 38.5 180,763,757 8.5 193,951,799 7.3 231,556,385 190,701 NCON-INTEREST INCOME 142,620,034 197,465,755 38.5 180,763,757 8.5 193,951,799 7.3 231,556,385 190,701 NCON-INTEREST INCOME 142,620,034 197,465,755 38.5 180,763,757 8.5 193,951,799 7.3 231,556,385 190,701 NCON-INTEREST EXPENSE 1	,			-						
Other Non-Oper Income/(Expense)	, ,	,		0,002.0						
NCUSIF Stabilization Income	ŭ (ŭ)		190 400	103.3	-				·	
TOTAL NON-INTEREST INCOME 142,620,034 197,465,755 38.5 180,763,575 8.5 193,951,799 7.3 231,556,385 193,001,1001,1001,1001,1001,1001,1001,10	, , ,			100.0	, ,					
NON-INTEREST EXPENSE				38.5	_					
Total Employee Compensation & Benefits 161.855,691 168.796,591 4.3 177.899,669 5.4 186,466,159 4.8 206,371,501 10 10 10 10 10 10 10		112,020,001	107,100,700	00.0	100,700,070	0.0	100,001,100	7.0	201,000,000	10.1
Travel, Conference Expense 3,588,566 2,683,893 25.2 2,830,792 5.5 3,317,233 17.2 3,700,425 11.1		161 855 691	168 796 591	43	177 899 669	5.4	186 466 150	4.8	206 371 501	10.7
Office Occupancy	, ,									
Office Operation Expense					, ,				, ,	
Educational and Promotion 17,033,589 15,629,509 -8.2 15,552,850 -0.5 16,003,092 2.9 16,176,974 1 Loan Servicing Expense 20,979,986 22,511,996 7.3 24,870,721 10.5 27,103,828 9.0 32,086,213 18 Professional, Outside Service 22,539,896 22,703,224 0.7 23,119,771 1.8 25,158,548 8.8 27,977,600 1 Member Insurance 1 3,531,872 1,671,178 -52.7 N/A N/A N/A N/A 11,314,693 4,481,783 -60.4 1,826,710 -59 Member Insurance - Temporary Corporate CU Stabilization Fund 3 N/A 41,593,631 9,516,142 -77.1 16,248,985 70.8 6,701,282 -58 Member Insurance - Other N/A N/A N/A 1,264,699 941,509 -25.6 788,608 -16 Operating Fees 1,388,172 1,665,757 20.0 1,447,502 -13.1 1,543,232 6.6 1,698,841 10 Misc Operating Expense 15,660,563 14,293,824 8.7 16,062,536 12.4 14,809,612 -7.8 18,147,077 22 COTAL NON-INTEREST EXPENSE 342,759,829 388,500,295 13.3 384,366,636 1.1 398,613,279 3.7 422,762,727 6 EXPENSE AND NCUSIF PREMIUMS 4 N/A 65,836,869 61,655,354 -6.4 76,951,641 24.8 75,423,953 -2 WET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS 4 N/A 65,836,869 61,655,354 -6.4 76,951,641 24.8 75,423,953 -2 WET INCOME (LOSS) EXCLUDING STABILIZATION 11,446,607 24,243,238 111.8 40,824,519 86.4 56,220,873 37.7 66,959,961 19 EXSERVE TRANSFERS: 1 1,1446,607 24,243,238 111.8 40,824,519 86.4 56,220,873 37.7 66,959,961 19 EXPENSE AND SERVE TRANSFERS: 1 1,1446,607 1,1	. ,				, ,					
Loan Servicing Expense 20,979,936 22,511,996 7.3 24,870,721 10.5 27,103,828 9.0 32,086,213 18 Professional, Outside Service 22,539,896 22,703,224 0.7 23,119,771 1.8 25,158,548 8.8 27,977,660 11 Member Insurance 1 3,531,872 1,671,178 -52.7 N/A N/A N/A Member Insurance - NCUSIF Premium 2 N/A N/A N/A 11,314,693 4,481,783 -60.4 1,826,710 -59 Member Insurance - Temporary Corporate CU Stabilization Fund 3 N/A 41,593,631 9,516,142 -77.1 16,248,985 70.8 6,701,282 -58 Member Insurance - Other N/A N/A N/A 1,264,699 941,509 -25.6 788,608 -16 Operating Fees 1,388,172 1,665,757 20.0 1,447,502 -13.1 1,543,232 6.6 1,698,841 10 Misc Operating Expense 15,650,563 14,293,824 -8.7 16,062,536 12.4 14,809,612 -7.8 18,147,077 22 OTAL NON-INTEREST EXPENSE 342,759,829 388,500,295 13.3 384,366,636 -1.1 398,613,279 3.7 422,762,727 6 RET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS 4 N/A 66,836,869 61,655,354 -6.4 76,951,641 24.8 75,423,953 -2 RESERVE TRANSFERS: 11,446,607 24,243,238 111.8 40,824,519 68.4 56,20,873 37.7 66,895,961 19 RESERVE TRANSFERS: 11,446,607 24,243,238 111.8 40,824,519 68.4 56,20,873 37.7 66,895,961 19 RESERVE TRANSFERS: 11,446,607 24,243,238 111.8 40,824,519 68.4 56,20,873 37.7 66,895,961 19 RESERVE TRANSFERS: 11,446,607 24,243,238 111.8 40,824,519 68.4 56,20,873 37.7 66,895,961 19 RESERVE TRANSFERS: 11,446,607 24,243,238 111.8 40,824,519 68.4 56,20,873 37.7 66,895,961 19 RESERVE TRANSFERS: 11,446,607 24,243,238 111.8 40,824,519 68.4 56,20,873 37.7 66,895,961 19 RESERVE TRANSFERS: 11,446,607 12,443,238 111.8 40,824,519 68.4 56,20,873 37.7 66,895,961 19 RESERVE TRANSFERS: 11,446,607 12,443,238 111.8 40,824,519 68.4 56,20,873	, ,				, ,					
Professional, Outside Service 22,539,896 22,703,224 0.7 23,119,771 1.8 25,158,548 8.8 27,977,660 11 Member Insurance \(^1\) (3,531,872 1,671,178 -52.7 N/A										
Member Insurance NCUSIF Premium 2	• .									
Member Insurance - NCUSIF Premium 2										
Member Insurance - Temporary Corporate CU Stabilization Fund ³ N/A Member Insurance - Other N/A Member Insurance - Other N/A Member Insurance - Other N/A N/A N/A N/A N/A N/A N/A N/				-32.1						
CU Stabilization Fund ³ N/A 41,593,631 9,516,142 -77.1 16,248,985 70.8 6,701,282 -58 Member Insurance - Other N/A N/A 1,264,699 941,509 -25.6 788,608 -16 Operating Fees 1,388,172 1,665,757 20.0 1,447,502 -13.1 1,543,232 6.6 1,698,841 10 Misc Operating Expense 15,650,563 14,293,824 -8.7 16,062,536 12.4 14,809,612 -7.8 18,147,077 22 OTAL NON-INTEREST EXPENSE 342,759,829 388,500,295 13.3 384,366,636 -1.1 398,613,279 3.7 422,762,727 6 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{7,4} N/A 65,836,869 61,655,354 -6.4 76,951,641 24.8 75,423,953 -2 NET INCOME (LOSS) RET INCOME (LOSS) Transfer to Regular Reserve 34,369,280 42,078,794 22.4 35,818,822 -14.9 17,103,569 -52.2 484,718 -97 All Income/Expense amounts are year-to-date while the related % change ratios are annualized. Means the number is too large to display in the cell From September 2009 to December 2010, this account includes NCUSIF Premium Expense. From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense (see footnotes 1 & 2).		IN/A	IWA		11,314,093		4,481,783	-60.4	1,820,710	-59.2
Member Insurance - Other		N/A	44 502 624		0.540.440	77.4	40 040 005	70.0	0.704.000	F0.0
Operating Fees										
Misc Operating Expense 15,655,563 14,293,824 -8.7 16,062,536 12.4 14,809,612 -7.8 18,147,077 22 TOTAL NON-INTEREST EXPENSE 342,759,829 388,500,295 13.3 384,366,636 -1.1 398,613,279 3.7 422,762,727 6 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS '4 N/A 65,836,869 61,655,354 -6.4 76,951,641 24.8 75,423,953 -2 NET INCOME (LOSS) 11,446,607 24,243,238 111.8 40,824,519 68.4 56,220,873 37.7 66,895,961 19 RESERVE TRANSFERS: Transfer to Regular Reserve 34,369,280 42,078,794 22.4 35,818,822 -14.9 17,103,569 -52.2 484,718 -97 All Income/Expense amounts are year-to-date while the related % change ratios are annualized. If Means the number is too large to display in the cell From September 2009 to December 2010, this account includes NCUSIF Premium Expense. For December 2010 forward, this account includes only NCUSIF Premium Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).				00.0						
TOTAL NON-INTEREST EXPENSE 342,759,829 388,500,295 13.3 384,366,636 -1.1 398,613,279 3.7 422,762,727 6 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS '4 N/A 65,836,869 61,655,354 -6.4 76,951,641 24.8 75,423,953 -2 NET INCOME (LOSS) 11,446,607 24,243,238 111.8 40,824,519 68.4 56,220,873 37.7 66,895,961 19 RESERVE TRANSFERS: 1 17,103,569 -52.2 484,718 -97 All Income/Expense amounts are year-to-date while the related % change ratios are annualized. 8 Means the number is too large to display in the cell From September 2009 to December 2010, this account includes NCUSIF Premium Expense. For December 2010 forward, this account includes only NCUSIF Premium Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).	1 0				, ,					
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS 1/4 N/A 65,836,869 61,655,354 -6.4 76,951,641 24.8 75,423,953 -2 NET INCOME (LOSS) 11,446,607 24,243,238 111.8 40,824,519 68.4 56,220,873 37.7 66,895,961 19 RESERVE TRANSFERS: 11,446,607 24,243,238 111.8 40,824,519 68.4 56,220,873 37.7 66,895,961 19 RESERVE TRANSFERS: 17,103,569 -52.2 484,718 -97 All Income/Expense amounts are year-to-date while the related % change ratios are annualized. 14,000 to large to display in the cell 15,000 to December 2010, this account includes NCUSIF Premium Expense. 15,000 to December 2010 forward, this account includes only NCUSIF Premium Expense and included the NCUSIF Premium Expense. 15,000 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).					, ,					
EXPENSE AND NCUSIF PREMIUMS 1/4		342,759,829	388,500,295	13.3	384,366,636	-1.1	398,613,279	3.7	422,762,727	6.1
NET INCOME (LOSS) 11,446,607 24,243,238 111.8 40,824,519 68.4 56,220,873 37.7 66,895,961 19. RESERVE TRANSFERS: Transfer to Regular Reserve 34,369,280 42,078,794 22.4 35,818,822 -14.9 17,103,569 -52.2 484,718 -97 All Income/Expense amounts are year-to-date while the related % change ratios are annualized. Means the number is too large to display in the cell From September 2009 to December 2010, this account includes NCUSIF Premium Expense. For December 2010 forward, this account includes only NCUSIF Premium Expense. From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense (see footnotes 1 & 2).	***									
RESERVE TRANSFERS: Transfer to Regular Reserve 34,369,280 42,078,794 22.4 35,818,822 -14.9 17,103,569 -52.2 484,718 -97 All Income/Expense amounts are year-to-date while the related % change ratios are annualized. Means the number is too large to display in the cell From September 2009 to December 2010, this account includes NCUSIF Premium Expense. For December 2010 forward, this account includes only NCUSIF Premium Expense. From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
Transfer to Regular Reserve 34,369,280 42,078,794 22.4 35,818,822 -14.9 17,103,569 -52.2 484,718 -97 All Income/Expense amounts are year-to-date while the related % change ratios are annualized. Means the number is too large to display in the cell From September 2009 to December 2010, this account includes NCUSIF Premium Expense. For December 2010 forward, this account includes only NCUSIF Premium Expense. From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).	` '	11,446,607	24,243,238	111.8	40,824,519	68.4	56,220,873	37.7	66,895,961	19.0
All Income/Expense amounts are year-to-date while the related % change ratios are annualized. Means the number is too large to display in the cell From September 2009 to December 2010, this account includes NCUSIF Premium Expense. For December 2010 forward, this account includes only NCUSIF Premium Expense. From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).		2,222	10.000 == :				.= .aa ===			
Means the number is too large to display in the cell From September 2009 to December 2010, this account includes NCUSIF Premium Expense. For December 2010 forward, this account includes only NCUSIF Premium Expense. From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).	,		42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2
From September 2009 to December 2010, this account includes NCUSIF Premium Expense. For December 2010 forward, this account includes only NCUSIF Premium Expense. From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).	, , , , , , , , , , , , , , , , , , , ,	ge ratios are annualized.								
For December 2010 forward, this account includes only NCUSIF Premium Expense. From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										1
From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).	² For December 2010 forward, this account includes only NCUSIF Premiu	ım Expense.								
Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward NCUSIF Stabilization Income if any is excluded				ense. For S	September 2009 and forw	ard,				
		· ' '		10 forward	. NCUSIF Stabilization Inc	ome, if any	is excluded.			6. IncExp

		Delinquent Loan In	formatio	n					
Return to cover		For Charter :		Ï					
03/04/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * S	State = 'MO' * Type I	ncluded:	Federally Insured	State
	Count of	CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
1 to < 2 Months Delinquent	109,541,518			121,888,564	-5.9	120,527,003	-1.1	125,510,939	
2 to < 6 Months Delinquent	52,113,518				-8.3	57,942,027	-3.3	53,861,539	
6 to 12 Months Delinquent 12 Months & Over Delinquent	9,734,049 2,290,127			14,503,400 4,932,305	-8.2 24.0	14,701,347 4,971,307	1.4 0.8	12,209,385 6,720,705	
Total Del Loans - All Types (2 or more Mo)	64,137,694				-6.8			72,791,629	
LOAN DELINQUENCY - BY LOAN TYPE	04,137,034	05,107,545	32.0	19,303,913	-0.0	77,014,001	-2.2	72,791,029	-0.2
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	7,718,542	7,383,081	-4.3	6,291,415	-14.8	5,260,800	-16.4	5,284,653	0.5
2 to < 6 Months Delinquent	5,913,159	6,864,335	16.1	4,899,755	-28.6	4,216,711	-13.9	3,422,593	-18.8
6 to 12 Months Delinquent	601,917			665,101	-1.4	229,878	-65.4	215,119	
12 Months & Over Delinquent	42,830				15.9	19,036		8,753	
Total Del Credit Card Lns (2 or more Mo)	6,557,906				-26.0			3,646,465	
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.86	2.06	10.6	1.53	-25.9	1.19	-22.2	0.94	-20.8
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	22,941,616	24 500 040	50.7	24.044.475	-1.6	24 000 505	2.7	20 405 045	-19.5
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	22,941,616 6,588,898			34,014,175 19,522,857	-1.6 18.5	34,926,505 17,515,638		28,105,215 10,205,374	
6 to 12 Months Delinquent	962,599			4,004,209	13.4	6,389,885	59.6	4,064,337	
12 Months & Over Delinquent	414,499				115.0			2,969,612	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs	,400	1,010,000	0.0	2,102,000		1,000,000		2,000,012	00
(2 or more Mo)	7,965,996	21,022,510	163.9	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)									
Delinquent > 2 Mo / Total 1st Mtg Fixed and									
Hybrid/Balloons > 5 yrs	0.63	1.60	155.0	1.87	17.3	1.87	-0.1	1.18	-37.2
1st Mortgage Adjustable Rate Loans and									
Hybrid/Ballons < 5 Years 1 to < 2 Months Delinquent	8,723,397	9,936,551	13.9	8,605,605	-13.4	8,127,677	-5.6	8,202,741	0.9
2 to < 6 Months Delinquent	4,465,502			5,301,356	18.8	4,774,196		4,914,759	
6 to 12 Months Delinquent	535,112			2,141,972	39.8	524,645	-75.5	590,830	
12 Months & Over Delinquent	0	421,387			64.0		-33.1	123,654	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	5,000,614	6,414,721	28.3	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons									
(< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable									
Rate Loans and Hybrids/Balloons < 5 yrs	0.84	1.14	35.5	1.28	12.4	0.89	-30.4	0.94	4.8
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	4,103,810			5,256,849	5.7	5,189,873 2,590,088	-1.3 -13.3	4,212,376	
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	3,088,528 672,346			2,986,926 1,030,115	12.4 21.9		84.9	1,426,156 607,459	
12 Months & Over Delinquent	170,145				-30.1	223,640	-58.3	637,225	
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	3,931,019				6.6		3.6	2,670,840	
%Other Real Estate Fixed/Hybrid/Balloon Loans	0,001,010	1,270,001	0.0	1,000,000	0.0	1,7 10,000	0.0	2,010,010	10.1
Delinquent > 2 Mo / Total Other RE									
Fixed/Hybrid/Balloon Loans	0.91	1.04	13.6	1.36	31.0	1.53	12.6	0.99	-35.1
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	3,258,342				-11.7	4,376,136		4,680,774	
2 to < 6 Months Delinquent	1,520,501	2,301,310		2,357,804	2.5	2,444,503		2,152,654	
6 to 12 Months Delinquent	203,517				-5.1	329,844		442,093	
12 Months & Over Delinquent Total Del Other RE Adj Rate Lns (2 or more Mo)	104,791	369,653 3,350,050		215,496 3,217,607	-41.7 -4.0	190,204 2,964,551	-11.7 -7.9	139,883 2,734,630	
%Other Real Estate Adjustable Rate Loans Delinguent > 2 Mo	1,828,809	3,350,050	63.2	3,217,007	-4.0	2,904,051	-7.9	2,734,030	-7.8
/ Total Other RE Adjustable Rate Loans	0.37	0.64	73.2	0.59	-8.8	0.54	-7.5	0.50	-8.6
Leases Receivable	5.01	5.0		5.00		5.01		5.00	2.0
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent	0	0	N/A	0	N/A	0		0	
6 to 12 Months Delinquent	0			0		0		0	
12 Months & Over Delinquent	0	0	_	0		0		0	1
Total Del Leases Receivable (2 or more Mo)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans	0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	IN/A
1 to < 2 Months Delinquent	N/A	N/A		N/A		223,698		344,262	53.9
2 to < 6 Months Delinquent	N/A			N/A		1,700,570		1,171,021	
6 to 12 Months Delinquent	N/A			N/A		11,704		4,349	
12 Months & Over Delinquent	N/A			N/A		3,897		16,572	
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)	N/A	. N/A		N/A		1,716,171		1,191,942	
%Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-							1		
Federally Guaranteed Student Loans	N/A	. N/A	-	N/A	-	6.75		4.21	-37.7
# Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the deli		decements for the state of	lobt z	atured (TDD) !	l	1	-		1
THE INVALAB CORIG RODIOVED A REQUIRIOTY/DOLLCY CHANGE IN MAY ZUTZ REVISING THE GELL	паченсу геропіпа геац	mements for troubled o	ieni iestiui	Juieu (IDK) IOans.			1		formation

Loa	n Losses, Bankrupto	y Information, and T	roubled	Debt Restructured Lo	oans				
Return to cover		For Charter :	N/A						
03/04/2013		Count of CU:							
CU Name: N/A		Asset Range :					I		
Peer Group: N/A	Count o		Region:	Nation * Peer Group	: All * Sta	ite = 'MO' * Type Incli	uded: Fed	lerally insured State	Credit
	Count o	CO III Feer Group .	IVA						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	55,752,840	72,869,959	30.7		-1.7	63,676,165		58,984,404	-7.4
* Total Loans Recovered	7,844,242	7,633,683	-2.7		12.1	9,279,082		10,838,456	
* NET CHARGE OFFS (\$\$) ***Net Charge-Offs / Average Loans	47,908,598 0.82	65,236,276	36.2 31.4		-3.3 -4.0			48,145,948 0.77	-11.5 -13.6
Total Del Loans & *Net Charge-Offs 1	112,046,292	1.08 150,403,625	34.2		-5.3	132,011,764		120,937,577	-13.6
Combined Delinguency and Net Charge Off Ratio ¹	1.90	2.49	30.8		-5.3			1.92	
LOAN LOSS SUMMARY BY LOAN TYPE	1.50	2.43	30.0	2.55	-5.5	2.10	-0.5	1.32	-11.1
* Unsecured Credit Card Lns Charged Off	12.143.335	18,087,409	48.9	17,011,137	-6.0	13.399.024	-21.2	11,197,691	-16.4
* Unsecured Credit Card Lns Recovered	1,481,205	1,189,971	-19.7		23.2	1,697,072		2,003,830	18.1
* NET UNSECURED CREDIT CARD C/Os	10,662,130	16,897,438	58.5		-8.0			9,193,861	-21.4
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.05	4.70	54.2		-9.9			2.41	-23.5
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		N/A		1,346,774		1,640,910	
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		N/A		13,577		10,478	
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		N/A		1,333,197		1,630,432	22.3
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-									
Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		6.06	
* Total 1st Mortgage RE Loan/LOCs Charged Off	911,111	1,888,105	107.2		132.9		31.8	6,429,868	10.9
* Total 1st Mortgage RE Loans/LOCs Recovered	8,693	34,082	292.1		75.1	407,442		667,922	63.9
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	902,418	1,854,023	105.5	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.05	0.40	92.4	0.00	405.4	0.27	19.9	0.00	
* Total Other RE Loans/LOCs Charged Off	2,940,150	0.10 7,658,514	160.5		125.4 0.7			0.28 6,547,736	
* Total Other RE Loans/LOCs Recovered	176,994	272,359	53.9		56.9	397,418		661,532	66.5
* NET OTHER RE LOANS/LOCs C/Os	2,763,156	7,386,155	167.3		-1.4	· ·		5,886,204	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.31	0.80	158.6		0.8			0.70	
* Total Real Estate Loans Charged Off	3,851,261	9,546,619	147.9		26.8			12,977,604	
* Total Real Estate Lns Recovered	185,687	306,441	65.0		58.9			1,329,454	65.2
* NET Total Real Estate Loan C/Os	3,665,574	9,240,178	152.1		25.8			11,648,150	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.14	0.33	138.7		23.5	0.46		0.40	
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		N/A		2,148,050	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		N/A		1,122	
*NET TDR Real Estate C/Os	N/A	N/A		N/A		N/A		2,146,928	
* Total Leases Receivable Charged Off	0		N/A			0		0	N/A
* Total Leases Receivable Recovered	0		N/A			0		0	N/A
* NET LEASES RECEIVABLE C/Os	0		N/A			0		0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable BANKRUPTCY SUMMARY	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Number of Members Who Filed Chapter 7 YTD	2,434	3,738	53.6	4,110	10.0	3,372	-18.0	2,993	-11.2
Number of Members Who Filed Chapter 13 YTD	1,738	1,987	14.3		25.9	2,128		1,961	-7.8
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	1	0.0		200.0			1	-50.0
Total Number of Members Who Filed Bankruptcy YTD	4,173	5,726	37.2		15.5	5,502		4,955	-9.9
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	44,898,511	66,200,303	47.4	71,493,701	8.0	56,731,663	-20.6	49,824,454	
* All Loans Charged Off due to Bankruptcy YTD	12,218,723	16,268,860	33.1	18,329,342	12.7	17,740,498	-3.2	14,366,864	-19.0
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	21.92	22.33	1.9	25.59	14.6	27.86	8.9	24.36	-12.6
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		25,459,686		15,466,605	-39.3
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		169		130	-23.1
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		52,673,269	
TDR Other RE Loans	N/A	N/A		N/A		N/A		7,213,665	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		59,886,934	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		2,267,891	
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		18,803,350	
TDR Business Loans (Not Secured by RE) Total TDR First RE, Other RE, Consumer, and Business Loans	N/A N/A	N/A N/A		N/A N/A		N/A N/A		3,735,452	
Total TDR Loans to Total Loans	N/A N/A	N/A N/A		N/A N/A	 	N/A N/A		82,425,736 1.30	
Total TDR Loans to Total Loans Total TDR Loans to Net Worth	N/A	N/A		N/A		N/A		7.36	
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		N/A		9,344,322.00	
# Means the number is too large to display in the cell	IN/A	IN/A	 	IN/A		IN/A		0,044,022.00	
" Mount the number is too large to display III the tell	1			1	-				
*Amounto are year to date while the related */ -b									
*Amounts are year-to-date while the related %change ratios are annualized.									
*Amounts are year-to-date while the related %change ratios are annualized. ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no ann † The NCUA Board approved a regulatory/solicy change in May 2012 revising the deling		nanta far travelle de de .	otrust	(TDD) leans					

	lr Ir	ndirect and Participati	on Lendii	ng					
Return to cover		For Charter :							
03/04/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	rally Insured State Cre	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Ch
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	700,476,136				-17.6	599,896,615			
Indirect Loans - Outsourced Lending Relationship	387,062,040				-3.1	445,246,972		406,566,653	
Total Outstanding Indirect Loans	1,087,538,176				-11.4	1,045,143,587			_
%Indirect Loans Outstanding / Total Loans	18.24	19.32	5.9	17.22	-10.9	17.04	-1.0	16.93	-0.
DELINQUENCY - INDIRECT LENDING 1									
1 to < 2 Months Delinquent	26,565,230	34,044,274		33,378,562	-2.0	35,221,522			
2 to < 6 Months Delinquent	12,046,363	13,110,601	8.8		-24.3	10,116,610			
6 to 12 Months Delinquent	2,304,136	3,160,767	37.2	2,746,955	-13.1	1,571,644			
12 Months & Over Delinquent	375,037	289,925			-27.7	124,930			
Total Del Indirect Lns (2 or more Mo)	14,725,536	16,561,293	12.5	12,882,418	-22.2	11,813,184		15,457,189	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.35	1.41	4.2	1.24	-12.2	1.13	-8.7	1.44	27.
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	15,391,658	14,105,564	-8.4	15,373,313	9.0	13,682,193		11,853,426	
* Indirect Loans Recovered	1,878,214			1,681,363	-1.5	1,622,895			
* NET INDIRECT LOAN C/Os	13,513,444	12,398,788	-8.2	13,691,950	10.4	12,059,298	-11.9	9,777,722	-18.
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.27	1.10	-13.8	1.24	12.8	1.16	-6.5	0.92	-20.
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	12,936,471		14,126,337	9.2	6,621,300	-53.1	5,560,501	-16.
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		15,234,252		14,616,060	-4.
Real Estate	N/A	22,411,030		18,459,571	-17.6	15,178,652	-17.8	9,245,060	-39.
Member Business Loans (excluding C&D)	N/A	6,858,706		14,569,410	112.4	10,624,395	-27.1	12,711,335	19.
Non-Member Business Loans (excluding C&D)	N/A	5,510,129		20,762,048	276.8	34,339,440	65.4	40,624,453	18.
Commercial Construction & Development	N/A	0		83,412	N/A	248,059	197.4	0	-100.
Loan Pools	N/A	65,749,360		79,767,019	21.3	93,227,119	16.9	88,826,765	-4.
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	71,100,039	113,465,696	59.6	147,767,797	30.2	175,473,217	18.7	171,584,174	-2.
%Participation Loans Outstanding / Total Loans	1.19	1.87	56.6	2.44	30.9	2.86	17.0	2.70	-5.
* Participation Loans Purchased YTD	38,506,117	65,605,605	70.4	70,051,630	6.8	88,487,929	26.3	58,762,078	-33.
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	1.64	2.28	38.5	2.54	11.4	3.13	23.3	1.64	-47.
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	N/A	17,204,692		24,956,487	45.1	26,675,817	6.9	25,328,325	-5.
Participation Loan Interests - Amount Retained (Outstanding)	N/A	7,657,368		13,297,782	73.7	15,710,750	18.1	18,012,139	14.
* Participation Loans Sold YTD	4,513,450	8,013,833	77.6	9,934,445	24.0	7,813,957	-21.3	5,446,610	-30.
** %Participation Loans Sold YTD / Total Assets	0.05	0.08	59.1	0.10	20.9	0.08	-25.6	0.05	-33.
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	1,391,225	0	-100.0	26,391,918	N/A	384,879	-98.5	710,000	84.
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		0		0	N/A
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.06	0.00	-100.0	0.96	N/A	0.01	-98.6	0.02	45.
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING 1									
1 to < 2 Months Delinquent	895,332	1,221,925	36.5	1,066,682	-12.7	1,093,604	2.5	791,817	-27.
2 to < 6 Months Delinquent	571,529			666,483	35.1	2,545,177			-45.
6 to 12 Months Delinquent	225,495	103,761	-54.0		-70.7	54,007	1		0.
12 Months & Over Delinquent	398,826	19,038	-95.2	9,988	-47.5	9,486			
Total Del Participation Lns (2 or more Mo)	1,195,850	615,979		706,902	14.8	2,608,670			
%Participation Loans Delinquent > 2 Mo									
/ Total Participation Loans	1.68	0.54	-67.7	0.48	-11.9	1.49	210.8	0.85	-43.
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,367,639	1,495,678	9.4	1,790,382	19.7	1,828,255	2.1	2,136,694	16.
* Participation Loans Recovered	426,811	273,348			6.2	265,406	1		
* NET PARTICIPATION LOAN C/Os	940,828				22.7	1,562,849			
**%Net Charge Offs - Participation Loans	,,==	, ,,,,,,,	1.7	,,.		7 70	†	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	T
/ Avg Participation Loans	1.49	1.32	-11.3	1.15	-13.3	0.97	-15.8	1.13	16.
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								
. , , , , , , , , , , , , , , , , , , ,	3,	†		1					
# Means the number is too large to display in the cell									
# Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising to	the delinguency reporting	requirements for troubled	debt restru	ctured (TDR) loans.					1

Real Estate Learn Information			Daal Fatata I aan lufa		4					1
Count of CU 118	Return to cover									
Count of CU in Peer Group: NA										
Courte of Cul In Pear Group: NA Dec-2010 No. Dec-2011 No. Dec-2011 No. Dec-2011 No. Dec-2012 No. Dec-2012 No. Dec-2012 No. Dec-2012 No. Dec-2012 No. Dec-2013 No. Dec-2014 No. Dec-2014 No. Dec-2014 No. Dec-2014 No. Dec-2014 No. Dec-2014 No. Dec-2015 No. Dec-2015 No. Dec-2015 No. Dec-2015 No. Dec-2016 No. Dec-2017 No. Dec-										
Dec-2009 N. Chag Dec-200					Nation * Peer Group:	All * State	e = 'MO' * Type Inclu	ded: Fed	erally Insured State Co	redit
Dec-2008 Dec-2009 No. Chg Dec-2011 % Chg Dec-20	1 001 01 041 1411	Count o			Taucii Tool Gloup.	7 Otali	-		,	
REAL ESTATE LOANS OUTSTANDING: Found River 15 years or less 876,778,892 915,982,002 4										
Fixed Rate 15 years		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
Form Rate 1 by series	REAL ESTATE LOANS OUTSTANDING:									
Except for 15 years or less	First Mortgages									
Choose C	Fixed Rate > 15 years	876,778,932	915,352,026	4.4	890,532,453	-2.7	839,583,046	-5.7	757,467,183	-9.8
Total Fired Rate First Mortgages 1,223.024,704 1,275.027,226 2,16 Belloon-Hybrid S years or sites 4,192.17 4,777,226 2,16 Belloon-Hybrid S years or sites 476,232.642 477,306,596 4,2 402,446,746 1,2 402,467,76 1,7 544,392,76 2,1 1,7 54	Fixed Rate 15 years or less	344,451,911	354,062,465	2.8	428,073,256	20.9	471,395,037	10.1	630,372,442	33.7
Balboon-Hybrid 1-5 years 44,192.417 37,772.245 21.6 38,194.96 1.1 45,107.835 18.1 57,050.209 Balboon-Hybrid 1-5 years or less 472.2424 47,705.65814 22.6 492.873,7834 1.4 490.815.987 Total Balboon-Hybrid First Morgages 524.425.259 475,076.05819 3.4 500.689.712 11,7 544.387,716 2.6 517,068,776 Adjustable Rate First Migs 1-year or less 60.666.640 475,076.009 2.0 60.025.246 23.6 60.24.102 3.0 66.637.001 Adjustable Rate First Migs 1-year or less 50.666.640 475,076.009 2.0 60.025.246 3.5 14.64.648 3.1 41.126.6584 Adjustable Rate Rate Rate Morgages 117,707.05 17.690.368 36.1 81.04.1310 4.5 83.182.246 2.7 84.432.645 TOTAL FIRST MORTOACE RELOANS OUTSTANDING 1,860.240.720 1,876.207.779 0.7 2.008.985.639 8.9 2.003.710.650 0.7 2.008.022.68 TOTAL FIRST MORTOACE RELOANS OUTSTANDING 1,860.240.720 1,876.207.779 0.7 2.008.985.639 8.9 2.003.710.650 0.7 2.008.022.68 Closed Entir Rel Rate 9.137.883 9.882.43 8.2 10.654.249 7.7 5.284.662 5.6 4.782.934 Closed Entir Rel Rate 9.137.883 9.882.43 8.2 10.654.249 7.7 5.284.662 5.6 4.782.934 Closed Entir Rel Rate 9.137.883 9.882.43 8.2 10.654.249 7.7 5.284.662 5.6 4.782.934 Closed Entir Rel Rate 9.137.883 9.882.433 8.2 10.654.249 7.7 5.284.662 5.6 4.782.934 Closed Entir Rel Rate 7.0	Other Fixed Rate	1,793,861	8,633,472	381.3	15,720,652	82.1	18,919,156	20.3	21,826,822	15.4
Balton-Hybrid Symars or less	Total Fixed Rate First Mortgages	1,223,024,704	1,278,047,963	4.5	1,334,326,361	4.4	1,329,897,239	-0.3	1,409,666,447	6.0
Total Balloon/Hybrid First Mngragues		48,192,417	37,772,245		38,194,964		45,107,832	18.1	57,050,209	
Adjustable Rate First Migs 1 year or less	, ,			-8.2		12.6				
Total Adjustable Rate First Mings 21 year		524,425,259								
Total Agustable First Mortgages 117,790,765 126,804,905 127,604,705 126,804,905 127,604,705 126,804,905 127,604,705 127,604,705 127,604,805 127,604,70	, , ,		47,390,609		60,928,246		63,234,102		56,837,001	-10.1
TOTAL FIRST MORTIGAGE RE LOANS OUTSTANDING										
Other Real Estate Loans										
Closed End Fixed Rate		1,865,240,728	1,878,207,787	0.7	2,006,985,629	6.9	2,020,710,803	0.7	2,068,602,269	2.4
Closed Emil Adjustable Rate 9,137,883 9,889,243 8,2 10,684,249 77 5,264,652 50,6 4,782,944 Open End Adjustable Rate (HELOC) 482,009,026 509,653,731 5,7 538,025,98 52 539,227,917 0,6 644,658,034 Open End Fixed Rate 39,726,661 32,984,778 17,0 28,660,980 13,1 27,497,285 4,1 22,955,977 OTAL OTHER PALE ESTATE OUTSTANDING 27,787,053,911 2,809,749,337 0,8 2,889,151,822 2,8 2,877,794,732 -0,5 2,886,933,333 OTAL OTHER PALE ESTATE OUTSTANDING 2,787,053,911 2,809,749,337 0,8 2,889,151,822 2,8 2,877,794,732 -0,5 2,886,933,333 OTAL OTHER PALE RATE (includes Hybridu/Balloons > 5yrs) 1,271,217,121 1,315,820,208 3,5 1,372,521,325 4,3 1,375,005,071 0.2 1,466,716,666 Other RE Flored Rate 40,306,647,64 411,999,576 4,3 339,0406 16,6 300,591,091 4,0 0,299,005,299 Other RE Flored Rate RE Total Assets) 1,988,597 1,272,818,764 1,5 1,707,839,730 1,2 1,885,596,162 1,4 1,735,721,929 N/(Total Fixed Rate RE/Total Loans) 28,54 28,43 -0,4 28,26 -0,6 27,45 -2,8 27,35 First Mortgage Adj Rate (includes Hybridu/Balloons < 5 yrs) 594,023,607 519,542,974 5,8 544,852,78 5,3 544,482,79 -0,4 549,325,989 Total Alga Rate RE/Total Assets) 49,1146,707 519,542,974 5,8 544,852,78 5,3 544,482,79 -0,4 549,325,989 Total Alga Rate RE Outstanding 1,095,770,314 1,081,930,553 -0,3 1,161,321,092 9,2 1,190,186,211 0,8 1,151,211,581 WOUTSCELLANDOUSE RENORMATON: 0,000,000,000,000,000,000,000,000,000								1		
Dope										
Open First Rate 33,726,861 32,984,776 17.0 28,660,890 13.1 27,497,285 4.1 22,955,957 170TAL OTHER RALE STATE OUTSTANDING 22,813,183 931,541,550 1.1 82,067,49,337 0.8 2,889,161,892 2.8 2,873,794,373 -0.5 2,886,933,533 818,331,264 TOTAL RE (FIRST AND OTHER) OUTSTANDING 2,787,053,911 2,800,749,337 0.8 2,889,151,822 2.8 2,873,794,373 -0.5 2,886,933,533 2,889,151,822 2.8 2,873,794,373 -0.5 2,886,933,533 2,889,151,822 2.8 2,873,794,373 -0.5 2,886,933,533 2,889,151,822 2.8 2,873,794,373 -0.5 2,886,933,533 2,889,151,822 2.8 2,873,794,373 -0.5 2,886,933,533 2,894,655 1.3 1,375,600,677 0.2 1,466,716,856 1.3 1,375,821,325 1.3 1,375,800,677 0.2 1,466,716,856 1.3 1,375,800,677 0.2 1,466,716,856 1.3 1,375,800,677 0.2 1,466,716,856 1.3 1,375,800,677 0.2 1,466,716,856 1.3 1,375,800,677 0.2 1,466,716,856 1.3 1,375,800,677 0.2 1,466,716,856 1.3 1,375,800,677 0.2 1,466,716,856 1.3 1,375,800,677 0.2 1,466,716,856 1,375,721,952	,									
TOTAL RE (FIRST AND OTHER) OUTSTANDING 12.1813.183 931.541,550 1.1 82.181,350 1.1 82.181,350 1.1 82.181,350 1.1 82.882,158,122 2.8 2.873,794,373 -5 2.882,383,573 -5 2.882,983,533 RE LOAN SUMMARY (FIX, AD): 1.271,217,121 1.315,820,208 3.5 1.372,521,325 4.3 1.375,005,071 -1.2 1.3										
TOTAL RE (FIRST AND OTHER) OUTSTANDING							, ,			
RELOAN SUMMARY (FIX, AD):								1		
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs) 1,271,217,121 1,315,820,208 3.5 1,372,521,325 4.3 1,375,005,071 0.2 1,468,716,666		2,787,053,911	2,809,749,337	0.8	2,889,151,822	2.8	2,873,794,373	-0.5	2,886,933,533	0.5
Cher RE Fixed Rate		4 074 047 404			4 070 504 005				4 400 740 050	
Total Fixed Rate RE Outstanding										
Section First Mortgage Adj Rate (Includes Hybrids/Balloons < 5 yrs) 19.96 18.16 9.0 17.50 36 16.32 -6.8 15.98					, ,					
26,Total Fixed Rate RE/Total Loans 28.54 28.43 -0.4 28.26 -0.6 27.45 -2.8 27.35										
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs) 594,023,607 562,387,579 -5.3 634,464,304 12.8 645,705,732 1.8 601,885,613 Other RE Adj Rate 491,146,707 519,542,974 5.8 546,856,788 5.3 544,492,479 -0.4 549,325,968 Total Adj Rate RE Outstanding 1 1,085,170,314 1,081,930,553 -0.3 1,181,321,092 9.2 1,190,198,211 0.8 1,151,211,581	,									
Cheen RE Adj Rate	%(Total Fixed Rate RE/Total Loans)	28.54	28.43	-0.4	28.26	-0.6	27.45	-2.8	27.35	-0.4
Cheen RE Adj Rate	First Martages Adi Data (includes Llubrida/Dellages . F. vas)	F04 000 C07	ECO 207 E70	F 2	024 404 204	40.0	C4E 70E 70	4.0	CO4 DDE C42	0.0
Total Adj Rate RE Outstanding										
MISCELLANEOUS RE INFORMATION:										
Outstanding Interest Only & Payment Option First Mtg Loans 38,270,520 33,638,635 -12.1 29,151,415 -13.3 25,821,428 -11.4 18,351,901	Total Auj Rate RE Outstanding	1,065,170,514	1,061,930,333	-0.3	1,101,321,092	9.2	1,190,196,211	0.0	1,131,211,361	-3.3
Outstanding Interest Only & Payment Option First Mtg Loans 38,270,520 33,638,635 -12.1 29,151,415 -13.3 25,821,428 -11.4 18,351,901	MISCELL ANEOLIS DE INFORMATION:									
Outstanding Interest Only & Payment Option Other RE		38 270 520	33 638 635	-12.1	20 151 //15	-13 3	25 821 //28	-11 /	18 351 901	-28.9
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans		30,270,320	33,030,033	-12.1	23,131,413	-10.0	25,021,420	-11.4	10,331,301	-20.3
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans		N/A	16.115.812		15.511.523	-3.7	10.586.368	-31.8	10.151.614	-4.1
Cher RE Loans			,,		10,011,020		,,		10,101,011	
Assets N/A 0.52 0.46 -12.5 0.35 -22.9 0.26		N/A	49,754,447		44,662,938	-10.2	36,407,796	-18.5	28,503,515	-21.7
%(Interest Only & Payment Option First & Other RE Loans / Net N/A 5.19 4.47 -13.8 3.45 -22.9 2.55 Outstanding Residential Construction (Excluding Business Purpose Loans) 16,650,145 7,986,638 -52.0 2,837,821 -64.5 2,146,326 -24.4 2,206,389 Allowance for Loan Losses on all RE Loans 6,571,141 9,085,368 38.3 14,571,509 60.4 14,965,382 2.7 14,908,754 * REAL ESTATE LOANS - AMOUNT GRANTED: **Fixed Rate > 15 years 330,942,555 719,039,640 117.3 616,301,437 -14.3 489,763,711 -20.5 893,566,548 * Fixed Rate > 15 years or less 330,942,555 719,039,640 117.3 616,301,437 -14.3 489,763,711 -20.5 893,566,548 * Fixed Rate 15 years or less 30,942,555 719,039,640 117.3 616,301,437 -14.3 489,763,711 -20.5 893,566,548 * Fixed Rate 15 years or less 30,942,555 719,039,640 117.3 616,301,437 -14.3 489,763,711 -20.5 893,566,548 * Total	%(Interest Only & Payment Option First & Other RE Loans / Total									
Worth Worth Worth Worth S.19		N/A	0.52		0.46	-12.5	0.35	-22.9	0.26	-25.7
Outstanding Residential Construction (Excluding Business Purpose Loans) Allowance for Loan Losses on all RE Loans *REAL ESTATE LOANS - AMOUNT GRANTED: *First Mortgages *Fixed Rate > 15 years or less *Iting Rate 15 years or less *Iting Residential Construction (Excluding Business Purpose Loans) *Total Fixed Rate First Mortgages *Iting Residential Construction (Excluding Business Purpose Loans) *Iting Residential Construction (Excluding Business Purpose Construction (Excluding Business Purpose Construction (Excluding Business Purpose Construction (Excluding Business Purpose Construction (Excluding Purpose Construction (Excl										
Purpose Loans 16,650,145 7,986,638 -52.0 2,837,821 -64.5 2,146,326 -24.4 2,206,389 Allowance for Loan Losses on all RE Loans 6,571,141 9,085,368 38.3 14,571,509 60.4 14,965,382 2.7 14,908,754 **REAL ESTATE LOANS - AMOUNT GRANTED:		N/A	5.19		4.47	-13.8	3.45	-22.9	2.55	-26.2
Allowance for Loan Losses on all RE Loans 6,571,141 9,085,368 38.3 14,571,509 60.4 14,965,382 2.7 14,908,754 *REAL ESTATE LOANS - AMOUNT GRANTED: *First Mortgages *Fixed Rate > 15 years or less 330,942,555 719,039,640 117.3 616,301,437 -14.3 489,763,711 -20.5 893,566,548 *Fixed Rate 15 years or less 116,047,901 327,038,385 181.8 383,503,700 17.3 373,173,853 -2.7 628,749,417 *Other Fixed Rate *Other Fixed Rate *Total Fixed Rate First Mortgages *Indian Allowance for Loan Losses on all RE Loans *Allowance for Loan Losses on all RE Loans *Allowance for Loan Losses on all RE Loans *Indian Mortgages *Indian		40.050.445	7 000 000	50.0	0.007.004	04.5	0.440.000	04.4	0.000.000	
*REAL ESTATE LOANS - AMOUNT GRANTED: *First Mortgages *Fixed Rate > 15 years or less								1		
*First Mortgages *Fixed Rate > 15 years *Fixed Rate > 15 years or less *Total Fixed Rate = 15 years *Total Rate = 15		6,5/1,141	9,085,368	38.3	14,571,509	60.4	14,965,382	2.7	14,908,754	-0.4
*Fixed Rate > 15 years 330,942,555 719,039,640 117.3 616,301,437 -14.3 489,763,711 -20.5 893,566,548 *Fixed Rate 15 years or less 116,047,901 327,038,385 181.8 383,503,700 17.3 373,173,853 -2.7 628,749,417 *Other Fixed Rate 906,591 6,568,486 624.5 7,059,019 7.5 5,077,459 -28.1 4,480,483 *Total Fixed Rate First Mortgages 447,897,047 1,052,646,511 135.0 1,006,864,156 -4.3 868,015,023 -13.8 1,526,796,448 *Balloon/Hybrid > 5 years 10,472,115 11,631,771 11.1 6,760,724 -41.9 13,079,059 93.5 16,665,906 *Balloon/Hybrid 5 years or less 136,384,143 103,945,738 -23.8 89,974,088 -13.4 106,444,170 18.3 96,742,278 *Total Balloon/Hybrid First Mortgages 146,856,258 115,577,509 -21.3 96,734,812 -16.3 119,523,229 23.6 113,408,184 *Adjustable Rate First Mtgs 1 year or less 21,994,066 10,186,921 -53.7 22,100,740 117.0 16,893,389 -23.6 12,538,487 *Adjustable Rate First Mortgages 40,610,061 18,910,819 -53.4 46,316,834 144.9 26,307,239 -43.2 26,493,876 *TOTAL FIRST MORTGAGE RE LOANS GRANTED 635,363,366 1,187,134,839 86.8 1,149,915,802 -3.1 1,013,845,491 -11.8 1,666,698,508										
* Fixed Rate 15 years or less 116,047,901 327,038,385 181.8 383,503,700 17.3 373,173,853 -2.7 628,749,417 **Other Fixed Rate 906,591 6,568,486 624.5 7,059,019 7.5 5,077,459 -28.1 4,480,483 (**Total Fixed Rate First Mortgages 447,897,047 1,052,646,511 135.0 1,006,864,156 -4.3 868,015,023 -13.8 1,526,796,448 (**Total Fixed Rate First Mortgages 110,472,115 11,631,771 11.1 6,760,724 -41.9 13,079,059 93.5 16,665,906 (**Total Balloon/Hybrid 5 years or less 136,384,143 103,945,738 -23.8 89,974,088 -13.4 106,444,170 18.3 96,742,278 (**Total Balloon/Hybrid First Mortgages 146,856,258 115,577,509 -21.3 96,734,812 -16.3 119,523,229 23.6 113,408,184 (**Adjustable Rate First Migs 1 year or less 21,994,066 10,186,921 -53.7 22,100,740 117.0 16,893,389 -23.6 12,538,487 (**Adjustable Rate First Mortgages 40,610,061 18,910,819 -53.4 46,316,834 144.9 26,307,239 -43.2 26,493,876 (**Total First Mortgages 1,408,508,888 (**Total First Mortgages -3.1 1,013,845,491 -11.8 1,666,698,508 (**Total First Mortgages -3.1 1,013,845,491 -1	0 0	220 042 555	710 020 640	117 2	616 201 427	112	400 762 744	20.5	902 EGG E40	82.4
* Other Fixed Rate										
*Total Fixed Rate First Mortgages								_		
* Balloon/Hybrid > 5 years										
* Balloon/Hybrid 5 years or less 136,384,143 103,945,738 -23.8 89,974,088 -13.4 106,444,170 18.3 96,742,278 * Total Balloon/Hybrid First Mortgages 146,856,258 115,577,509 -21.3 96,734,812 -16.3 119,523,229 23.6 113,408,184 * Adjustable Rate First Mtgs 1 year or less 21,994,066 10,186,921 -53.7 22,100,740 117.0 16,893,389 -23.6 12,538,487 * Adjustable Rate First Mtgs >1 year 18,615,995 8,723,898 -53.1 24,216,094 177.6 9,413,850 -61.1 13,955,389 * Total Adjustable First Mortgages 40,610,061 18,910,819 -53.4 46,316,834 144.9 26,307,239 -43.2 26,493,876 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 635,363,366 1,187,134,839 86.8 1,149,915,802 -3.1 1,013,845,491 -11.8 1,666,698,508	5 5									
* Total Balloon/Hybrid First Mortgages 146,856,258 115,577,509 -21.3 96,734,812 -16.3 119,523,229 23.6 113,408,184 * Adjustable Rate First Mtgs 1 year or less 21,994,066 10,186,921 -53.7 22,100,740 117.0 16,893,389 -23.6 12,538,487 * Adjustable Rate First Mtgs >1 year 18,615,995 8,723,898 -53.1 24,216,094 177.6 9,413,850 -61.1 13,955,389 * Total Adjustable First Mortgages 40,610,061 18,910,819 -53.4 46,316,834 144.9 26,307,239 -43.2 26,493,876 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 635,363,366 1,187,134,839 86.8 1,149,915,802 -3.1 1,013,845,491 -11.8 1,666,698,508			, ,							
* Adjustable Rate First Mtgs 1 year or less 21,994,066 10,186,921 -53.7 22,100,740 117.0 16,893,389 -23.6 12,538,487 * Adjustable Rate First Mtgs >1 year 18,615,995 8,723,898 -53.1 24,216,094 177.6 9,413,850 -61.1 13,955,389 * Total Adjustable First Mortgages 40,610,061 18,910,819 -53.4 46,316,834 144.9 26,307,239 -43.2 26,493,876 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 635,363,366 1,187,134,839 86.8 1,149,915,802 -3.1 1,013,845,491 -11.8 1,666,698,508										
* Adjustable Rate First Migs >1 year 18,615,995 8,723,898 -53.1 24,216,094 177.6 9,413,850 -61.1 13,955,389 * Total Adjustable First Mortgages 40,610,061 18,910,819 -53.4 46,316,834 144.9 26,307,239 -43.2 26,493,876 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 635,363,366 1,187,134,839 86.8 1,149,915,802 -3.1 1,013,845,491 -11.8 1,666,698,508	, , ,									
*Total Adjustable First Mortgages 40,610,061 18,910,819 -53.4 46,316,834 144.9 26,307,239 -43.2 26,493,876 *TOTAL FIRST MORTGAGE RE LOANS GRANTED 635,363,366 1,187,134,839 86.8 1,149,915,802 -3.1 1,013,845,491 -11.8 1,666,698,508								1		
*TOTAL FIRST MORTGAGE RE LOANS GRANTED 635,363,366 1,187,134,839 86.8 1,149,915,802 -3.1 1,013,845,491 -11.8 1,666,698,508										
	, ,							1		
7 million to dio 7 oct. to dicto millio the related zentange tallot all annualized.		030,303,300	1,101,134,839	8.00	1,149,910,602	-3.1	1,013,043,491	-11.8	1,000,000,000	04.4
# Means the number is too large to display in the cell								1		ELoans 1

For Charter NA			Real Estate Loan Info	rmation	2			П		
Common Court Present Property MA	Return to cover									
Control City Dec 2009 Dec 2										
Count of CUI In Page Groups NA										
THERR REAL ESTATE (Comment) Dec-2009 N. Chip Dec-2019 N.	Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Federa	Illy Insured State Cre	dit
CONSECTION CON		Count	of CU in Peer Group :	N/A						
CONSIDER FOR EACH STATE (Granted)		Dec-2008	Dec-2000	% Cha	Dec-2010	% Cha	Dec-2011	% Cha	Dec-2012	% Chg
Closed First Agriculture 125,05,055 86,889,000 345 50,210,201 422 45,556,611 153 48,381,411 150,000 150,	* OTHER REAL ESTATE (Granted)	Dec-2000	Dec-2003	/8 City	Dec-2010	76 City	Dec-2011	76 City	Dec-2012	76 City
Counce for Adjustation Father 1,111,600 2,000,085 64.0 1,909,940 4.0 3,333,207 74.5 1,000,277	` '	132.550.595	86,869,905	-34.5	50.219.204	-42.2	42.536.641	-15.3	48.383.491	13.7
Copen For Flored Rate and Other							3,333,251			
TOTAL REFERENCE (GRAFTED 396.064.0705 292.469.0608 -15.0 189.809.777 -15.4 159.808.7305 -15.2 46.477 -17.7074. REFERENCE (AMERICAN OTHERS) DEARWED 596.27.2 59.2	* Open End Adjustable Rate (HELOC)	116,876,918	130,551,404	11.7	134,066,286	2.7	110,305,261	-17.7	130,288,936	18.1
TOTALE (FIRST AND OTHER) GRANTED 989.427.381 1411,952.902 50.9 1,330,755.20 5.1 1,175.04.948 1,124 1,944.90.5.403 7.000	* Open End Fixed Rate and Other	13,524,904	4,985,901	-63.1	3,644,285	-26.9	3,520,205	-3.4	2,522,246	-28.3
RECOMP TOTAL PROPERTY POT 25.62 40.14 56.5 36.67 -3.7 32.76 15.2 44.77										
RE LOANS SOLDISERVICED 151,778,4950 775,260,986 410,8 770,482,200 -3.2 665,700,984 -1.2 1,770,314,094 151,778,4950 775,260,986 410,8 770,482,200 -3.2 665,700,984 -1.2 1,770,314,094 151,778,4950 775,260,986 410,8 770,482,200 -3.2 665,700,984 -1.2 1,770,314,094 151,778,4950 775,260,986 -1.2 610,714,4 65,20 -0.1 64,60 -0.9 70,700,700 151,778,4950 775,260,986 -1.2 610,700,700 -0.5 60,20 -0.5 60,20 -0.5 60,20 -0.5 60,20 -0.5 60,20 -0.5 60,20 -0.5 60,20 -0.5										57.6
First Morphage R.E. Lores Sed 151,7784,900 775,260,968 410, 8 750,482,200 -3.2 665,70.094 12.6 1,770,314,084 Willerfall Might Euron South Fresh Might Euron Grunted) 2,280,031 6,700,113 170,0 9,358,682 38.2 12,107,37 28.8 15,527,692 All Contamoling the Lores South Serviced 612000005 1,477,611,522 87.5 1,545,4199240 38.5 1,856,546,981 13.2 233,627,392 5,1004,7906,2004,1004,1004,1004,1004 0.0 0.0 0.0 0.0 0.0 5,1004,7906,2004,1004,1004,1004,1004,1004,1004,1004	` '	25.82	40.14	55.5	38.67	-3.7	32.78	-15.2	44.47	35.6
SEFFIN MP EL Cares Contented 23.88 65.31 173.4 65.86 0.1 64.68 0.9 70.08		454 704 000	775 000 000	440.0	750 400 000	0.0	055 700 004	40.0	4 470 044 004	70.4
AMT of Mortgage Servicing Rights		. , . ,		_	, - ,				, -,- ,	79.4 9.1
Outstanding RE Learn Sold Bull Services 6 192,050,056 1,147,815,528 87 5 1,554,919,924 55 5 1,585,546,941 19.3 2 2,336,297,352 1,554 (Morrigage Review Worth) 0.20 0.00 0.00 0.00 0.00 0.00 0.00 0.0										28.1
MarkCore Load North-Order Load										25.9
MISC. REL CANN INFORMATION 1,105,384,238 1,1082,481,856 4,7 1,105,721,888 2,1 1,093,481,155 1,1 1,100,650,075 RE. Lins also Mem. Bius. Lins 96,679,730 153,542,676 58,8 210,205,559 36,9 254,867,500 21,2 29,447,460 RE. Lins also Mem. Bius. Lins 96,679,730 153,542,676 58,8 210,205,559 36,9 254,867,500 21,2 29,447,460 Received From Equity Conversion Mortgage (HECM) N/A 0 0 N/A 0 N/A 0 N/A 0 Received From Received Conversion Mortgage (HECM) N/A 0 0 N/A 0 N/A 0 N/A 0 Received From Received Mortgage Products N/A 0 0 N/A 0 N/A 0 N/A 0 Received From Received Mortgage Products N/A 0 0 N/A 0 N/A 0 N/A 0 Received From Received Mortgage Products N/A 0										
STEMPLE Lann Exc. MBL 1,103,384,288 1,082,481,665 4.7 1,105,721,888 2.1 1,093,481,166 1.1 1,100,651,076 REVERSE MORTGAGES 96,679,730 153,542,676 58,8 210,285,559 369 254,867,500 21,294,477,401,474,474,474,474,474,474,474,474,474,47		3.20	5.70		3.00	55.7	1.10			20.0
RE L to also Mem. Bus. Lns		1,135,384,238	1,082,481,655	-4.7	1,105,721,686	2.1	1,093,481,155	-1.1	1,100,651,076	0.7
REVERSE WORTGAGES Forderilly Insured from Equity Convension Mortgage (HECM) N/A 0 0 0 N/A 0 N/										
Proprietary Reverse Mortgage Products										
Total Reverse Mortgages N/A 0 0 N/A N/A										
RE LOAN TORS OUTSTANDING TIDR First Mortgage RE Loans NA N	1 7 00									
TOR First Mortgage RE Loans NA N		N/A	. 0)	0	N/A	0	N/A	0	N/A
TOR OTHER ELanns NA										
TOTAL TOR First and Other RE Leans NA N										
TRR REL Cams A Box Reported as Business Loans N/A N/A N/A N/A N/A N/A 2,267,891 REL LOANS DELINQUENT > 2 MOS										
REAL DELINQUENT 2 MOS										
First Mortgage Face Rate (includes BalloonHybrids < 5 yrs)		N/A	. N/A	'	N/A		N/A		2,267,891	
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)										
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		7 065 006	21 022 510	163.0	25 710 371	22.3	25 744 470	0.1	17 230 323	-33.0
Other R.E. Fixed Rate				_						
Cher R.E. Adj. Rate					-, -, -					
TOTAL DEL R.E. > 2 MOS 18,726,438 35,057,832 87.2 41,625,327 18.7 39,188,074 5.9 28,274,036										
DELINQUENT 1 TO < 2 MOS										
Chief										
Total Del R.E. 1 to < 2 Mos	First Mortgage	31,665,013	44,516,797	40.6	42,619,780	-4.3	43,054,182	1.0	36,307,956	-15.7
Total Def RE Loans 1 Mos 57,753,603 88,671,903 53.5 93,145,441 5.0 91,808,265 -1.4 73,475,142										
RE LOAN DELINQUENCY RATIOS % R.E. Loans d ₂ > 1 Mos % R.E. Loans d ₂ > 1 Mos 0.67 1.25 8.5,7 1.44 15.5 1.36 -5.4 0.98 TDR REAL ESTATE LOANS DELINQUENT > 2 MO 1DR First Mortgage RE Loans Delinquent > 2 MO N/A N/A N/A N/A N/A N/A N/A N/										
96 R.E. Loans dq > 1 Mos		57,753,603	88,671,903	53.5	93,145,441	5.0	91,808,265	-1.4	73,475,142	-20.0
% R.E. Loans dq > 2 Mos TOR REAL ESTATE LOANS DELINQUENT > 2 MO N/A N/A N/A N/A N/A N/A N/A N/										
TDR REAL ESTATE LOANS DELINQUENT > 2 MO										-20.3 -28.2
TDR Pirst Mortgage RE Loans Delinquent > 2 MO		0.67	1.25	85.7	1.44	15.5	1.36	-5.4	0.98	-28.2
TDR Other RE Loans Delinquent > 2 MO		N/A	N/A		N/A		N/A		1 153 311	
Total TDR First and Other RE Delinquent > 2 MO										<u> </u>
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE										
TDR RE Loans Also Reported as Business Loans Delinquent > 2 MO / MO	% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st									
MO N/A		N/A	N/A	1	N/A		N/A		8.14	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE								1 T		
and Other RE N/A N		N/A	. N/A		N/A		N/A		1,284,800	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: *Total 1st Mortgage Lns Charged Off *Total 1st Mortgage Lns Recovered *R693 *R693 *R693 *R694 *R693 *R694 *R693 *R694 *R694 *R694 *R694 *R694 *R695 *R695 *R695 *R696 *R696		N/A	N/A		N/A		N/A		56.65	
*Total 1st Mortgage Lns Charged Off 911,111 1,888,105 107.2 4,396,725 132.9 5,796,881 31.8 6,429,868 *Total 1st Mortgage Lns Recovered 8,693 34,082 292.1 59,676 75.1 407,442 582.8 667,922 *NET 1st MORTGAGE LN C/Os 902,418 1,854,023 105.5 4,337,049 133.9 5,389,439 24.3 5,761,946 *Net Charge Offs - 1st Mortgage Loans		IN/A	IN/A	1	IN/A		IN/A	1	50.05	
*Total 1st Mortgage Lns Recovered 8,693 34,082 292.1 59,676 75.1 407,442 582.8 667,922 *NET 1st MORTGAGE LN C/Os 902,418 1,854,023 105.5 4,337,049 133.9 5,389,439 24.3 5,761,946 *Net Charge Offs - 1st Mortgage Loans 0.05 0.10 92.4 0.22 125.4 0.27 19.9 0.28 *Total Other RE Lns Charged Off 2,940,150 7,688,514 160.5 7,712,075 0.7 8,140,692 5.6 6,547,736 *Total Other RE Lns Recovered 176,994 272,359 53.9 427,267 56.9 397,418 -7.0 661,532 *NET OTHER RE LN C/Os 2,763,156 7,386,155 167.3 7,284,808 -1.4 7,743,274 6.3 5,886,204 *Net Charge Offs Other RE Loans / Avg Other RE Loans 0.31 0.80 158.6 0.80 0.8 0.8 0.8 11.1 0.70 *Announts are year-to-date and the related % change ratios are annualized. *Annualization factor: March = 4; June = 2; Spetimber = 4/3; December = 1 (or no annualizing) *Means the number is too large to display in the cell *The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		911.111	1.888.105	107.2	4.396.725	132.9	5,796,881	31.8	6,429,868	10.9
**NET 1st MORTGAGE LN C/Os 902,418 1,854,023 105.5 4,337,049 133.9 5,389,439 24.3 5,761,946 **Net Charge Offs - 1st Mortgage Loans				+			-,,			
Avg 1st Mortgage Loans	* NET 1st MORTGAGE LN C/Os									
*Total Other RE Lns Charged Off 2,940,150 7,658,514 160.5 7,712,075 0.7 8,140,692 5.6 6,547,736 *Total Other RE Lns Recovered 176,994 272,359 53.9 427,267 56.9 397,418 -7.0 661,532 *NET OTHER RE LN C/Os 2,763,156 7,386,155 167.3 7,284,808 -1.4 7,743,274 6.3 5,886,202 **Net Charge Offs Other RE Loans / Avg Other RE Loans										
*Total Other RE Lns Recovered 176,994 272,359 53.9 427,267 56.9 397,418 -7.0 661,532 *NET OTHER RE Ln C/Os 2,763,156 7,386,155 167.3 7,284,808 -1.4 7,743,274 6.3 5,886,204 **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.31 0.80 158.6 0.80 0.8 0.8 0.89 11.1 0.70 *Amounts are year-to-date and the related % change ratios are annualized. **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
*NET OTHER RE LN C/Os 2,763,156 7,386,155 167.3 7,284,808 -1.4 7,743,274 6.3 5,886,204 **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.31 0.80 158.6 0.80 0.8 0.8 11.1 0.70 *Amounts are year-to-date and the related % change ratios are annualized. **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.								-	-,- ,	
**Net Charge Offs Other RE Loans / Avg Other RE Loans 0.31 0.80 158.6 0.80 0.8 0.89 11.1 0.70 *Amounts are year-to-date and the related % change ratios are annualized. **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										66.5
* Amounts are year-to-date and the related % change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell † The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		0.31	0.80	158.6	0.80	0.8	0.89	11.1	0.70	-21.1
# Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		s no onnuoli-i\	1		1					
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		r no annualizing)		-						
		no dolinguonou ronostico	requirements for travels	dobt rocts	ictured (TDP) loans	1	1	1		L
11 WE	This policy change may result in a decline in delinquent loans reported as of J		requirements for troubled	GEDT TESUL	iotarea (TDN) IDalis.				11 P	ELoans 2

	Mem	ber Business Loa	an Inform	ation					
Return to cover		For Charter :	N/A						
03/04/2013 CU Name: N/A		Count of CU:							
Peer Group: N/A		Asset Range : Criteria :		Nation * Peer Gro	up: All * :	State = 'MO' * Type	Include	l d: Federally Insure	ed State
	Count of C	U in Peer Group :				.,,,		,	
BUSINESS LOANS	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
Member Business Loans (NMBLB) 1	114,486,821	164,321,957	43.5	221,342,530	34.7	260,425,872	17.7	275,302,452	5.7
Purchased Business Loans or Participations to	111,100,021	101,021,001	10.0	221,012,000	0	200,120,012		270,002,102	0.7
Nonmembers (NMBLB) 1	14,348,837	20,108,453	40.1	37,251,220	85.3	43,193,519	16.0	43,075,187	-0.3
Total Business Loans (NMBLB) 1	128,835,658	184,430,410	43.2	258,593,750	40.2	303,619,391	17.4	318,377,639	
Unfunded Commitments 1	3,909,216	6,567,329	68.0	9,675,211	47.3	10,460,748	8.1	8,691,105	-16.9
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS 1	124,926,442	177,863,081	42.4	248.918.539	39.9	293.158.643	17.8	309,686,534	5.6
%(Total Business Loans (NMBLB) Less Unfunded	12 1,020,112	111,000,001	12.1	210,010,000	00.0	200,100,010	11.0	000,000,001	0.0
Commitments/ Total Assets) 1	1.47	1.87	27.6	2.55	36.4	2.84	11.4	2.85	0.3
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members Number of Outstanding Purchased Business Loans or	1,071	1,264	18.0	1,406	11.2	1,658	17.9	1,658	0.0
Participation Interests to Nonmembers	61	107	75.4	159	48.6	190	19.5	199	4.7
Total Number of Business Loans Outstanding	1,132	1,371	21.1	1,565	14.2	1,848		1,857	0.5
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development Farmland	N/A N/A	N/A N/A		N/A N/A		6,376,187 1,556,176		4,851,618 1,515,323	
Non-Farm Residential Property	N/A N/A	N/A N/A	 	N/A N/A		1,556,176 88,212,382		1,515,323	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		85,314,865		81,114,735	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		78,736,508		77,874,047	
Total Real Estate Secured Business Loans	N/A	N/A		N/A		260,196,118		267,414,346	2.8
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON- MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		224,486		218,157	-2.8
Commercial and Industrial Loans	N/A	N/A		N/A		40,262,239		49,287,362	
Unsecured Business Loans	N/A	N/A		N/A		1,033,610		896,058	
Unsecured Revolving Lines of Credit (Business Purpose) Total Non-Real Estate Secured Business Loans	N/A N/A	N/A N/A		N/A N/A		1,902,938 43,423,273		561,716 50,963,293	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE	IN/A	IN/A		IN/A		43,423,273		50,965,295	17.4
Number - Construction and Development	N/A	N/A		N/A		15		14	-6.7
Number - Farmland	N/A	N/A		N/A		5		6	
Number - Non-Farm Residential Property	N/A	N/A		N/A		784		844	
Number - Owner Occupied, Non-Farm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A		N/A N/A		197 235		200 216	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		1,236		1,280	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		11		6	
Number - Commercial and Industrial Loans	N/A	N/A		N/A		317		314	
Number - Unsecured Business Loans	N/A	N/A		N/A		20		21	5.0
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		264		236	-10.6
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		612		577	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	60,825,980	78,272,830	28.7	91,953,792	17.5	80,855,259	-12.1	55,620,319	
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	2,700,795	5,574,493	106.4	20,032,451	259.4	26,821,668	33.9	14,790,557	-44.9
DELINQUENCY - MEMBER BUSINESS LOANS ² 1 to < 2 Months Delinquent	2,053,040	3,100,458	51.0	2,792,393	-9.9	3,441,787	23.3	7,667,506	122.8
2 to < 6 Months Delinquent	514,614	2,237,798	334.8	4,737,541	111.7	5,882,452	24.2	7,909,746	
6 to 12 Months Delinquent	249,075	1,064,542	327.4	528,457	-50.4	4,094,976		1,516,255	
12 Months & Over Delinquent	0	117,563	N/A	148,735	26.5	1,267,257	752.0	1,846,830	
Total Del Loans - All Types (2 or more Mo) MBL DELINQUENCY RATIOS	763,689	3,419,903	347.8	5,414,733	58.3	11,244,685	107.7	11,272,831	0.3
% MBL > 1 Month Delinquent (All delinquency > 30 days)	2.25	3.67	62.6	3.30	-10.1	5.01	51.9	6.12	22.1
% MBL > 2 Months Delinquent (Reportable delinquency)	0.61	1.92		2.18	13.1	3.84		3.64	
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs *Total MBL Recoveries	432,373	1,476,780		2,566,581	73.8	1,768,922	-31.1	2,565,070	
MISCELLANEOUS MBL INFORMATION:	0	10,338	N/A	11,499	11.2	1,190	-89.7	60,061	4,947.1
Real Estate Loans also Reported as Business Loans	96,679,730	153,542,678	58.8	210,265,558	36.9	254,867,503	21.2	259,447,460	1.8
Construction & Development Loans Meeting 723.3(a)	3,640,995	3,302,648	-9.3	5810062	75.9	6,151,753		4,631,002	-24.7
Number of Construction & Development Loans - 723(a)	33	4	-87.9	12	200.0	14		13	
Unsecured Business Loans Meeting 723.7(c)-(d) Number of Unsecured Business Loans - 723.7(c)-(d)	532,062	957,609		758,884	-20.8	1,851,480		1,013,904	
	243	233	-4.1	224	-3.9	1 790 662		26 1,733,480	
Agricultural Related (NMBLB) Number of Outstanding Agricultural Related Loans	236,997	215,819	-8.9 20.0	120,508	-44.2 -16.7	1,780,662 16		1,733,480	
* Business Loans and Participations Sold	2,025,113	6,393,321	215.7	3,236,775	-49.4	5,197,400		3,269,986	
SBA Loans Outstanding	2,839,923	5,709,286	101.0	6,005,377	5.2	11,547,497	92.3	9,790,285	-15.2
Number of SBA Loans Outstanding	16	34	112.5	41	20.6	63	53.7	53	-15.9
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are ye									1
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency rep This policy change may result in a decline in delinquent loans reported as of June 2012.	oπing requirements for	or troubled debt restri	uctured (TE	אר) loans.					12. MBLs
. , ,								L	. z. mols

	Investr	nents, Cash, & Cash	Equiva	lents					
Return to cover		For Charter :	N/A						
03/04/2013		Count of CU:	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: /	All * Stat	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count of	CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS	40.000.454			40 =00 400					
Held to Maturity < 1 yr	13,693,151	39,757,392	190.3	, ,	-68.3	11,484,519	-8.8	, ,	
Held to Maturity 1-3 yrs	17,882,797	34,572,481	93.3	, ,	-23.8	68,799,741	161.1	34,259,619	
Held to Maturity 3-5 yrs	15,719,328	131,324,782	735.4	, ,	-37.5	68,020,619		87,176,299	28.2
Held to Maturity 5-10 yrs	6,477,623	11,248,710	73.7	8,546,551	-24.0	19,784,565	131.5	17,990,752	-9.1
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	2,025,802	2,451,799	21.0	4,290,914	75.0	201,947	-95.3	2,953,677	1,362.6
TOTAL HELD TO MATURITY	55,798,701	219,355,164	293.1	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7
Aveilable for Cala. Ave	444 000 050	445 470 074		000 000 004	100.0	000 000 707	20.0	200 700 704	11.0
Available for Sale < 1 yr	111,908,859	115,176,671	2.9		100.3	296,660,707	28.6		11.2
Available for Sale 1-3 yrs	182,492,272	305,200,288	67.2	, ,	71.3	681,310,002	30.3		8.8
Available for Sale 3-5 yrs	310,902,373	474,468,220	52.6	, ,	27.4	729,379,598	20.6	, ,	-15.6
Available for Sale 5-10 yrs	64,172,822	69,743,941	8.7	, ,	90.6	125,818,715	-5.4	, ,	41.5
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	12,986,478	11,231,163	-13.5	, ,	83.5	34,005,656	65.0	, ,	
TOTAL AVAILABLE FOR SALE	682,462,804	975,820,283	43.0	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0		0	
Trading 3-5 years	0	0	N/A	0	N/A	0		0	
Trading 5-10 years	14,406,697	16,134,503	12.0		7.1	17,480,229	1.2		6.6
Trading 3-10 years	N/A	N/A	.2.0	N/A		N/A		N/A	0.0
Trading > 10 years	0	0	N/A	· ·	N/A	0	N/A	·	N/A
TOTAL TRADING	14,406,697	16,134,503	12.0		7.1	17,480,229			
Other Investments < 1 yr	947,072,738	1,228,954,217	29.8	1,045,081,832	-15.0	1,046,469,486	0.1	1,200,783,368	14.7
Other Investments 1-3 yrs	289,160,700	393,987,884	36.3	391,244,532	-0.7	395,849,573	1.2	395,465,501	-0.1
Other Investments 3-5 yrs	78,733,609	52,397,216	-33.5	53,125,329	1.4	82,101,881	54.5	135,338,229	64.8
Other Investments 5-10 yrs	2,384,568	23,301,198	877.2	25,906,574	11.2	29,345,076	13.3	35,775,721	21.9
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	195,002	542,646	178.3	1,543,963	184.5	2,217,389	43.6	1,565,729	-29.4
TOTAL Other Investments	1,317,546,617	1,699,183,161	29.0	1,516,902,230	-10.7	1,555,983,405	2.6	1,768,928,548	13.7
WATURITIES									
MATURITIES:	1 072 674 740	1 202 000 200	20.0	1 200 200 040	6.0	1 254 614 742	E 4	1 560 072 744	15.0
Total Investments < 1 yr	1,072,674,748	1,383,888,280	29.0	, , ,	-6.9	1,354,614,712	5.1	1,560,973,744	15.2
Total Investments 1-3 yrs	489,535,769	733,760,653	49.9	, ,	28.1	1,145,959,316	21.9	, , , ,	2.2
Total Investments 3-5 yrs	405,355,310	658,190,218	62.4	, , -	12.4	879,502,098	18.9	, ,	-4.7
Total Investments 5-10 yrs	87,441,710	120,428,352	37.7	- ,- ,	53.3	192,428,585	4.2	,	30.1
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	15,207,282	14,225,608	-6.5	, ,	85.9	36,424,992	37.8	, ,	-50.8
Total	2,070,214,819	2,910,493,111	40.6	3,179,519,962	9.2	3,608,929,703	13.5	3,838,336,350	6.4
# Means the number is too large to display in the cell									
								13	3. InvCash

		Other Investment In	formation	1					
Return to cover		For Charter :							
03/04/2013		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group	: All * Sta	ate = 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
	Count o	f CU in Peer Group :	N/A						
INIVECTMENT CLIMAN A DV	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INVESTMENT SUMMARY:	NI/A	N/A		12,591,274		22.752.000	00.7	25 557 002	40.7
NCUA Guaranteed Notes (included in US Gov't Obligations) Total FDIC-Issued Guaranteed Notes	N/A N/A			12,591,274 N/A		23,753,888 50,000	88.7	35,557,982 5,000	49.7 -90.0
All Other US Government Obiligations	N/A			N/A		61,156,480		64,363,364	5.2
TOTAL U.S. GOVERNMENT OBLIGATIONS	9,908,860			107,537,224	196.1	84,960,368	-21.0	99,926,346	
TO THE G.G. GOVERNMENT OBEIGNMONO	3,300,000	30,312,042	200.5	107,337,224	130.1	04,300,300	-21.0	55,525,545	17.0
Agency/GSE Debt Instruments (not backed by mortgages)	432,366,708	667,624,758	54.4	834,823,689	25.0	929,141,922	11.3	891,470,491	-4.1
Agency/GSE Mortgage-Backed Securities	265,958,806	, ,	55.4	648,695,247	57.0		47.8	995,148,456	
TOTAL FEDERAL AGENCY SECURITIES	698,325,514			1,483,518,936	37.3		27.2	1,886,618,947	
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		10,926,890		12,296,953	12.5
Privately Issued Mortgage-Related Securities	12,917,274	10,014,077	-22.5	2,533,702	-74.7	12,595,154	397.1	9,333,236	-25.9
Privately Issued Securities (FCUs only)	N/A	N/A		0		0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	859,315	2,985,165	247.4	6,668,006	123.4	4,177,286	-37.4	3,659,674	-12.4
TOTAL OTHER MORTGAGE-BACKED SECURITIES	13,776,589	12,999,242	-5.6	9,201,708	-29.2	16,772,440	82.3	12,992,910	-22.5
Mutual Funds	N/A	, ,		26,811,251	5.9	, ,	0.0	26,862,342	
Common Trusts	N/A	, ,		1,085,839	-81.2		234.8	3,485,899	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	28,497,720		9.1	27,897,090	-10.3		9.2	30,348,241	-0.3
Bank Issued FDIC-Guaranteed Bonds MORTGAGE RELATED SECURITIES:	N/A	N/A		N/A		0		0	N/A
Collateralized Mortgage Obligations	90,396,056	119,281,548	32.0	253,181,308	112.3	455,264,248	79.8	465,783,073	2.3
Commercial Mortgage Backed Securities	14,567,361	23,807,700		33,983,221	42.7	38,100,874	12.1	47,165,005	
OTHER INVESTMENT INFORMATION:	14,507,501	23,807,700	03.4	33,903,221	42.1	30,100,074	12.1	47,100,000	23.0
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	-	-		-		-		-	
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0			0		0		0	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under								_	
Investment Pilot Program (703.19)	0	0		0		0	N/A	0 000 070 170	N/A
Fair Value of Total Investments Investment Repurchase Agreements	2,070,639,099 550,998		39.2 -75.3	3,181,323,843	10.4 0.3	3,611,104,483 0	13.5 -100.0	3,839,879,172 0	
Borrowing Repurchase Agreements Placed in Investments	550,996	130,200	-/5.3	136,621	0.3	U	-100.0	U	IN/A
for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	425,349,222			309,919,137	-28.6	167,120,029	-46.1	149,102,652	
Cash on Deposit in Other Financial Institutions	132,022,988	, ,	1	241,999,733	18.5	451,634,466	86.6	605,186,926	1
CUSO INFORMATION	,	, ,		, ,		, ,		, ,	
Value of Investments in CUSO	15,138,267	17,452,633	15.3	17,452,693	0.0	18,884,212	8.2	34,999,185	85.3
CUSO loans	231,728	306,659	32.3	6,876,501	2,142.4	5,604,830	-18.5	856,874	-84.7
Aggregate cash outlays in CUSO	3,847,806	7,141,660	85.6	7,735,519	8.3	7,929,881	2.5	21,749,309	174.3
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A			14,860,564	12.6		-0.8	37,534,241	154.6
Total Capital of Wholly Owned CUSOs	N/A	, ,		9,852,313			9.3	25,573,553	
Net Income/Loss of Wholly Owned CUSOs	N/A			-142,798				4,618,791	
Total Loans of Wholly Owned CUSOs Total Delinquency of Wholly Owned CUSOs	N/A			N/A		303,645		352,700	
Total Delinquency of Wholly Owned COSOS	N/A	0		0	N/A	13,969	N/A	35,299	152.7
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share	0		IN/A	0	IN/A	0	IN/A	0	IN//A
Certificates Purchased	93,279,835	145,927,182	56.4	191,218,162	31.0	200,308,811	4.8	198,441,630	-0.9
CREDIT UNION INVESTMENT PROGRAMS	, .,,,,,,,	1,1 ,10		. , .,,,,,,		,,		11, ,000	
Mortgage Processing	21	16	-23.8	16	0.0	16	0.0	16	0.0
Approved Mortgage Seller	9		-11.1	9				15	66.7
Borrowing Repurchase Agreements	3			2				0	
Brokered Deposits (all deposits acquired through 3rd party)	2			1				1	
Investment Pilot Program	1			0				0	
Investments Not Authorized by FCU Act (SCU only)	0			0		0		0	
Deposits and Shares Meeting 703.10(a)	0			2				0	
Brokered Certificates of Deposit (investments)	20	18	-10.0	21	16.7	21	0.0	28	33.3
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1	Supplemental Sha	re Information, Off B	alance Sh	neet, & Borrowings					
Return to cover		For Charter :		J					
03/04/2013		Count of CU:	118						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Sta	te = 'MO' * Type Inclu	ıded: Fed	erally Insured State	Credit
	Count o	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	15,901,704		31.5	7,683,088	-63.3	703,172	-90.8	723,779	
Accounts Held by Nonmember Government Depositors	213,814	521,258		647,541	24.2	1,287,186	98.8	1,191,037	
Employee Benefit Member Shares	12,218,141	12,585,566		13,809,274	9.7	15,387,205	11.4	17,069,603	
Employee Benefit Nonmember Shares	53	0	-100.0	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	334,542	0	-100.0	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	1,900,383	3,344,169	76.0	5,344,456	59.8	8,281,470	55.0	10,965,154	32.4
Dollar Amount of Share Certificates >= \$100,000	403,333,999	476,210,480	18.1	441,991,144	-7.2	452,990,487	2.5	449,928,330	-0.7
Dollar Amount of IRA/Keogh >= \$100,000	221,661,308	282,953,227	27.7	303,433,295	7.2	321,154,647	5.8	328,644,933	2.3
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	0	135,714	N/A	0	-100.0	0	N/A	7,266,969	N/A
Dollar Amount of Noninterest Bearing Transactional									
Accounts with balances > \$250,000	N/A	N/A	<u> </u>	15,093,102	<u> </u>	22,152,396	46.8	24,623,794	11.2
SAVING MATURITIES									
< 1 year	6,197,991,118	7,044,643,938	13.7	7,368,267,585	4.6	7,705,734,855	4.6	8,158,126,167	5.9
1 to 3 years	676,709,775			646,794,591	5.5	697,733,827	7.9	703,575,186	
> 3 years	280,200,822		2.0	355,955,741	24.6	423,642,377	19.0	494,472,002	
Total Shares & Deposits	7,154,901,715			8,371,017,917	5.4	8,827,111,059	5.4	9,356,173,355	
INSURANCE COVERAGE IN ADDITION TO NOUSIF	7,104,001,710	7,040,004,002	11.0	0,071,017,017	0.4	0,027,111,000	0.4	0,000,170,000	0.0
Share/Deposit Insurance in Addition to NCUSIF	10	10	0.0	10	0.0	0	-10.0	0	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance						114,220,446		44.426.420	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	29,302,795	33,831,417	15.5	41,739,204	23.4	114,220,446	173.7	44,136,439	-61.4
BUSINESS LOANS									
	0.400.040	040.057	74.0	0.400.700	400 =	0.450.005	40.0	0.005.450	+
Commercial Real Estate 1	3,196,216		-71.3	2,420,786		3,452,985	42.6	3,305,156	
Construction & Land Development (MBL)	N/A			991,939		1,875,630	89.1	556,238	
Outstanding Letters of Credit	15,365,197		31.8	8,693,179		1,058,511	-87.8	258,976	
Other Unfunded MBL Commitments	713,000	5,649,272	692.3	6,262,486	10.9	4,073,622	-35.0	4,570,735	
Total Unfunded Commitments for Business Loans	19,274,413	26,813,050	39.1	18,368,390	-31.5	10,460,748	-43.1	8,691,105	-16.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	431,829,507			422,930,851	0.8	422,724,272	0.0	409,452,118	
Credit Card Line	817,905,365			779,667,644	-1.1	800,406,629	2.7	846,690,347	
Unsecured Share Draft Lines of Credit	117,185,694	127,344,947	8.7	130,352,437	2.4	114,585,310	-12.1	115,394,237	0.7
Overdraft Protection Programs	158,167,143	191,893,464	21.3	196,658,539	2.5	229,216,412	16.6	239,726,356	4.6
Residential Construction Loans-Excluding Business Purpose	N/A	2,941,689		635,443	-78.4	411,574	-35.2	1,094,950	166.0
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	0		0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	0		0	N/A	0	N/A	0	N/A
Other Unused Commitments	39,830,384	13,330,531	-66.5	39,737,926	198.1	47,997,334	20.8	53,244,940	10.9
Total Unfunded Commitments for Non-Business Loans	1,564,918,093			1,569,982,840		1,615,341,531	2.9	1,665,602,948	
Total Unused Commitments	1,584,192,506			1,588,351,230		1,625,802,279	2.4	1,674,294,053	
%(Unused Commitments / Cash & ST Investments)	135.53	106.43		114.70			-2.9	100.24	
Unfunded Commitments Committed by Credit Union	N/A	N/A	21.0	N/A	7.0	1,623,429,708	2.0	1,673,872,600	
Unfunded Commitments Through Third Party	N/A	N/A		N/A		2,372,571		421,453	_
Loans Transferred with Recourse 1	219.419.390		24.0		20.0		20.4		
	-, -,	. ,,		115,433,908	-30.0	147,841,666	28.1	155,461,938	
Pending Bond Claims	1,235,713			170,181	-82.8	271,902	59.8	247,011	
Other Contingent Liabilities	45,236	571,338	1,163.0	597,917	4.7	591,717	-1.0	698,363	18.0
CREDIT AND BORROWING ARRANGEMENTS:			1		1				₩
Num FHLB Members	16	18	12.5	21	16.7	22	4.8	24	9.1
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,471,747,899			1,553,164,660	-4.3	1,505,857,628	-3.0	1,600,089,849	
Total Committed Credit Lines	18,382,000	45,506,132	147.6	18,470,000		31,657,202	71.4	22,692,001	
Total Credit Lines at Corporate Credit Unions	N/A	502,943,302		326,500,380	-35.1	232,352,502	-28.8	291,134,703	25.3
Draws Against Lines of Credit	4,837,886	30,652,516	533.6	19,261,035	-37.2	11,439,365	-40.6	5,438,248	-52.5
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS		<u> </u>	<u> </u>		<u> </u>				
Line of Credit Outstanding from Corporate Cus	N/A	7,150,999		3,039,178	-57.5	3,409,680	12.2	438,248	-87.1
Term Borrowings Outstanding from Corporate Cus	N/A			12,000,000			-41.7	5,000,000	
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	666,440,336		623,965,585	-6.4	649,604,988	4.1	723,556,969	11.4
Amount of Borrowings Subject to Early Repayment at	18/0	550,770,550		320,000,000	5.4	3 73,007,300	7.1	. 20,000,000	11.4
Lenders Option	103,000,000	92,943,000	-9.8	101,157,000	8.8	86,000,000	-15.0	53,000,000	-38.4
		52,5 .5,000	0.0	. 3 . , , 500		30,000,000			+
•	0	0	N/A	0	N/A	0	N/A	0	NI/A
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
•	0	0	N/A	0	N/A	0	N/A	0	N/A

	Miscellane	ous Information, Pr	ograms.	Services					
Return to cover		For Charter :		00.11000					
03/04/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State :	= 'MO' * Type Inclu	ded: Fede	rally Insured State Co	redit
· · · · · · · · ·	Count of C	CU in Peer Group :				,,,			
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
MEMBERSHIP:							Ĭ		
Num Current Members	1,206,588	1,234,734	2.3	1,230,680	-0.3	1,250,596	1.6	1,288,014	3.0
Num Potential Members	27,107,762	25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9	28,777,162	1.0
% Current Members to Potential Members	4.45	4.80	7.9	4.44	-7.5	4.39		4.48	1
* % Membership Growth	2.21	2.33	5.5	-0.33	-114.1	1.62		2.99	
Total Num Savings Accts	2,154,017	2,223,637	3.2	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5
EMPLOYEES:									
Num Full-Time Employees	2,956	3,017	2.1	3,071	1.8	3,142	2.3	3,289	4.7
Num Part-Time Employees	463	411	-11.2	422	2.7	410		419	
BRANCHES:									
Num of CU Branches	338	323	-4.4	322	-0.3	326	1.2	308	-5.5
Num of CUs Reporting Shared Branches	28	26	-7.1	27	3.8	28		29	
Plan to add new branches or expand existing facilities	12	0	-100.0	1	N/A		1,000.0	13	
MISCELLANEOUS LOAN INFORMATION:				·		•	,		1
**Total Amount of Loans Granted YTD	2,340,798,233	2,879,991,555	23.0	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8
MEMBER SERVICE AND PRODUCT OFFERINGS	2,010,100,200	2,0.0,00.,000	20.0	2,7 00,0 10,7 12		2,020,107,107		0,000,000,110	20.0
(Credit Programs):									
Business Loans	26	22	-15.4	22	0.0	22	0.0	32	45.5
Credit Builder	N/A	15		15	0.0	17		19	
Debt Cancellation/Suspension	3	5	66.7	6		6		6	
Direct Financing Leases	0	1	N/A	1	0.0	1		0	
Indirect Business Loans	N/A	6		6		7		9	
Indirect Consumer Loans	41	29		31	6.9	30		34	
Indirect Mortgage Loans	N/A	7	20.0	9		9		10	
Interest Only or Payment Option 1st Mortgage Loans	6	5	-16.7	5		5		7	+
Micro Business Loans	N/A	11	10.1	11	0.0	10		10	
Micro Consumer Loans	N/A	11		11	0.0	13		13	+
Overdraft Lines of Credit	70	58	-17.1	64	10.3	66		64	
Overdraft Protection	54	52	-3.7	57	9.6	58		61	_
Participation Loans	38	27	-28.9	30	11.1	32		38	
Pay Day Loans	N/A	10		12	20.0	13		15	
Real Estate Loans	89	70	-21.3	76	8.6	75		84	
Refund Anticipation Loans	N/A	2	21.0	2	0.0	2		2	
Risk Based Loans	64	64	0.0	70	9.4	73		75	
Share Secured Credit Cards	N/A	23	0.0	24	4.3	26		27	
Short-Term, Small Amount Loans (STS)	N/A	N/A		0	7.0	0		0	
MEMBER SERVICE AND PRODUCT OFFERINGS	19/4	IV/A		0			IV/A	0	11//
(Other Programs):									
ATM/Debit Card Program	92	81	-12.0	89	9.9	91	2.2	88	-3.3
Business Share Accounts	N/A	35		38	8.6	38	-	41	
Check Cashing	N/A	60		64	6.7	64		62	
First Time Homebuyer Program	N/A	9		9	0.0	11	22.2	12	
Health Savings Accounts	N/A	8		10	25.0	10		11	
Individual Development Accounts	N/A	2		2	0.0	2		2	+
In-School Branches	N/A	1		2		2		2	
Insurance/Investment Sales	17	28	64.7	30	7.1	30		33	+
International Remittances	N/A	11	0	11	0.0	12		12	
Low Cost Wire Transfers	N/A	62		70		71		83	+
MERGERS/ACQUISITIONS:	1971	<u> </u>			12.0				10.0
Completed Merger/Acquisition Qualfiying for									
Business Combo Acctng (FAS 141R)	N/A	4		2	-50.0	2	0.0	4	100.0
Adjusted Retained Earnings Obtained through									
Business Combinations	N/A	2,874,594		2,741,933	-4.6	2,741,933	0.0	2,853,199	4.1
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	18,057,907	21,481,513	19.0	22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6
* Annualization factor: March = 4; June = 2; September =4/3; December =	(or no annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.									
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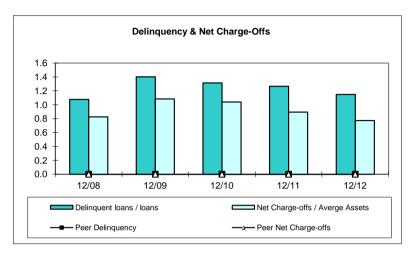
	Inforn	nation System	s & Tech	nology					1
Return to cover		For Charter :		liciogy					
03/04/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer	Group: A	II * State = 'MC	D' * Type	Included: Fed	erally
	Count of CU in	Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	89	74	-16.9	73	-1.4	68	-6.8	66	-2.9
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	49	8.9	47	-4.1
CU Developed In-House System	0	1	N/A	1	0.0	1	0.0	0	-100.0
Other	1	5	400.0	5	0.0	4	-20.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	88	86	-2.3	87	1.2	89	2.3	88	-1.1
Audio Response/Phone Based	75			72	-1.4	72	0.0	71	-1.4
Automatic Teller Machine (ATM)	84			82	0.0	82	0.0	85	3.7
Kiosk	1					6	0.0	6	0.0
Mobile Banking	N/A			12	71.4	16	33.3	28	75.0
Other	2			4	0.0	4	0.0	2	-50.0
Services Offered Electronically	_				0.0			_	
Member Application	38	33	-13.2	34	3.0	36	5.9	40	11.1
New Loan	50				2.3	44	-2.2	46	4.5
Account Balance Inquiry	94			89	0.0	90	1.1	90	0.0
Share Draft Orders	68	61	-10.3	63	3.3	63	0.0	63	0.0
New Share Account	20		5.0		0.0	21	0.0	23	9.5
Loan Payments	87	82		84	2.4	85	1.2	82	-3.5
Account Aggregation	8	11	37.5	12	9.1	12	0.0	13	8.3
Internet Access Services	16	24	50.0	23	-4.2	25	8.7	26	4.0
e-Statements	65	71	9.2	73	2.8	74	1.4	77	4.1
External Account Transfers	N/A	14		15	7.1	18	20.0	22	22.2
View Account History	90	91	1.1	91	0.0	92	1.1	91	-1.1
Merchandise Purchase	8	5	-37.5	5	0.0	5	0.0	5	0.0
Merchant Processing Services	N/A	4		4	0.0	5	25.0	6	20.0
Remote Deposit Capture	N/A	2		5	150.0	6	20.0	10	66.7
Share Account Transfers	91	86	-5.5	86	0.0	89	3.5	88	-1.1
Bill Payment	62	61	-1.6	64	4.9	67	4.7	68	1.5
Download Account History	68	74	8.8	76	2.7	77	1.3	75	-2.6
Electronic Cash	5	5	0.0	5	0.0	5	0.0	4	-20.0
Electronic Signature Authentification/Certification	3	2	-33.3	2	0.0	3	50.0	3	0.0
Type of World Wide Website Address									
Informational	11	13	18.2	12	-7.7	11	-8.3	11	0.0
Interactive	4	8	100.0	8	0.0	8	0.0	3	-62.5
Transactional	83	79	-4.8	80	1.3	83	3.8	86	3.6
Number of Members That Use Transactional Website	348,364	,	2.3	400,852	12.4	427,547	6.7	479,889	12.2
No Website, But Planning to Add in the Future	3	1	-66.7	1	0.0	0	-100.0	0	N/A
Type of Website Planned for Future									
Informational	2			0		0	N/A	0	N/A
Interactive	0			0	N/A	0	N/A	0	N/A
Transactional	1	1	0.0	1	0.0	0	-100.0	0	N/A
Miscellaneous									
Internet Access	122	119	-2.5	119	0.0	118	-0.8	112	-5.1
									17.IS&T
	1	I	I	I					11.1301

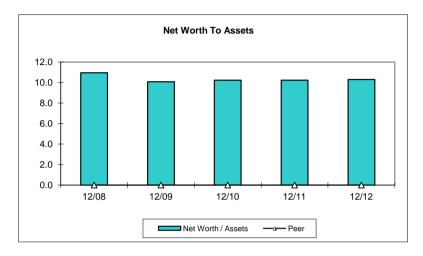
Return to cover

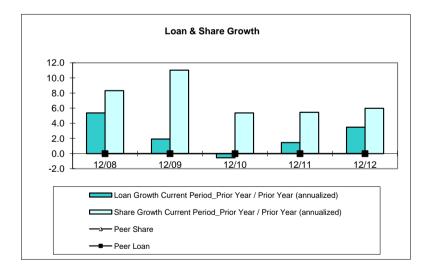
03/04/2013 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 118 Asset Range : N/A

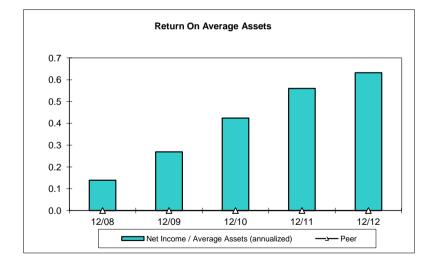
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover 03/04/2013

CU Name: N/A
Peer Group: N/A

Graphs 2 For Charter : N/A Count of CU : 118 Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A

